# Official Form 101

# Voluntary Petition for Individuals Filing for Bankruptcy

2/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Identify	Yourself

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your full name		
Write the name that is government-issued p identification (for exampour driver's license opassport).  Bring your picture identification to your with the trustee.	ricture mple, pr  Middle name  Garlock	First name  Middle name  Last name  Suffix (Sr., Jr., II, III)
2. All other names y have used in the I years Include your married maiden names.	ast 8	
3. Only the last 4 dig your Social Secur number or federal Individual Taxpay Identification num (ITIN)	ity XXX - XX - 7 0 3 0 0 or er	xxx - xx

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in	✓ I have not used any business names or EINs.	I have not used any business names or EINs.
	the last 8 years	Business name	Business name
	Include trade names and doing business as names	Business name	Business name
		245,000 (4.1)	
		EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		1261 W. Fremont Rd	
		Number Street	Number Street
		Apt. E	
		Port Clinton OH 43452	
		City State ZIP Code	City State ZIP Code
		Ottawa County County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		P.O. Box	P.O. Box
		City State ZIP Code	City State ZIP Code
6.	Why you are choosing this district to file for	Check one:	Check one:
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain.	☐ I have another reason. Explain.
		(See 28 U.S.C. § 1408.)	(See 28 U.S.C. § 1408.)

Part 2: Tell the Court About Your Bankruptcy Case

7.	The chapter of the Bankruptcy Code you are choosing to file under	for Bank Chap Chap Chap	ne. (For a brief description of ruptcy (Form 2010)). Also, go oter 7 oter 11 oter 12			
8.	How you will pay the fee	local your subr with  I nee Appr  By la less pay	aw, a judge may, but is no than 150% of the official	out how you may pash, cashier's check, our behalf, your atto allments. If you choo allments allments are required to, waive poverty line that app you choose this opt	or money order. If rney may pay with ose this option, sign a lnstallments (Officest this option only your fee, and may lies to your family sion, you must fill ou	are paying the fee your attorney is a credit card or check and attach the cial Form 103A).  If you are filing for Chapter 7. do so only if your income is size and you are unable to ut the Application to Have the
	Have you filed for bankruptcy within the last 8 years?	Distric	rt		When	Case number Case number Case number
10.	affiliate? D	Yes.  Yes.		When	Cas	ip to you e number, if known to you number, if known
11.	Do you rent your residence?	□No. ✓ Yes.	Go to line 12. Has your landlord obtained  No. Go to line 12.  Yes. Fill out <i>Initial State</i> this bankruptcy petition	ement About an Evictio		<i>You</i> (Form 101A) and file it with

Report About Any Businesses You Own as a Sole Proprietor Part 3: 12. Are you a sole proprietor No. Go to Part 4. of any full- or part-time Yes. Name and location of business business? A sole proprietorship is a business you operate as an Name of business, if any individual, and is not a separate legal entity such as a corporation, partnership, or Number Street If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. City State **7IP Code** Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your Chapter 11 of the most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if **Bankruptcy Code and** any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. For a definition of small business debtor, see ☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in 11 U.S.C. § 101(51D). the Bankruptcy Code. LYes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any **✓** No property that poses or is Yes. What is the hazard? alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs If immediate attention is needed, why is it needed? immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? Where is the property?

#### 15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities

#### About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: I received a briefing from an approved credit I received a briefing from an approved credit counseling agency within the 180 days before I counseling agency within the 180 days before I filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a certificate of completion. certificate of completion. Attach a copy of the certificate and the payment Attach a copy of the certificate and the payment plan, if any, that you developed with the agency. plan, if any, that you developed with the agency. I received a briefing from an approved credit counseling agency within the 180 days before I counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment plan, if any. I certify that I asked for credit counseling I certify that I asked for credit counseling services from an approved agency, but was services from an approved agency, but was unable to obtain those services during the 7 unable to obtain those services during the 7 days after I made my request, and exigent days after I made my request, and exigent circumstances merit a 30-day temporary waiver circumstances merit a 30-day temporary waiver of the requirement. of the requirement. To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances bankruptcy, and what exigent circumstances required you to file this case. required you to file this case. Your case may be dismissed if the court is Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. still receive a briefing within 30 days after you file. You must file a certificate from the approved You must file a certificate from the approved agency, along with a copy of the payment plan you agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case developed, if any. If you do not do so, your case may be dismissed. may be dismissed. Any extension of the 30-day deadline is granted Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 only for cause and is limited to a maximum of 15 I am not required to receive a briefing about credit counseling because of: credit counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. Disability. Disability. My physical disability causes me My physical disability causes me to be unable to participate in a to be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a If you believe you are not required to receive a

briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

Part 6: Answer These Ques	stions for Reporting Purposes	s		
16. What kind of debts do you have?	<ul> <li>16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."  No. Go to line 16b.  Yes. Go to line 17.</li> <li>16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.  No. Go to line 16c.  Yes. Go to line 17.</li> <li>16c. State the type of debts you owe that are not consumer debts or business debts.</li> </ul>			
17. Are you filing under Chapter 7?  Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	No. I am not filing under Chapter  Yes. I am filing under Chapter administrative expenses  No Yes		any exempt prope ailable to distribute	rty is excluded and to unsecured creditors?
18. How many creditors do you estimate that you owe?	☐ 1-49 ✓ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000		25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 millio \$50,000,001-\$100 millio \$100,000,001-\$500 mi	on 🔲	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?  Part 7: Sign Below	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 millio \$50,000,001-\$100 millio \$100,000,001-\$500 mi	on 🔲	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
<u> </u>	I have examined this petition, and	I I declare under penalty of pe	rjury that the inforn	nation provided is true and
For you	correct.  If I have chosen to file under Chap of title 11, United States Code. I under Chapter 7.	pter 7, I am aware that I may p	proceed, if eligible,	under Chapter 7, 11,12, or 13
	If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).			
	I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.			
	I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.			
	/s/ Reuben J Garlock	<b>×</b>		
	Signature of Debtor 1		Signature of Debto	or 2
	Executed on		Executed on	/ DD /YYYY

Official Form 101

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Adrienne Hines	Date	05/14/2019
Signature of Attorney for Debtor		MM / DD /YYYY
Adrienne Hines		
Printed name		
Kademenos, Wisehart, Hines,	, Dolyk & Zeiher Co. LPA	
Firm name		
502 W. Washington St.		
Number Street		
Sandusky	ОН	44870
· · · · · · · · · · · · · · · · · · ·	OH State	44870 ZIP Code
Sandusky		
City	State	
City	State	ZIP Code
	State	ZIP Code

Doc 1

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Fill in this information to identify your case:				
Debtor 1	Reuben J Garlock			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States B	Bankruptcy Court for the: No	orthern District of Ohio		
Case number	(15)			
	(If known)			

Check if this is	an
amended filing	

# Official Form 106Sum

# Summary of Your Assets and Liabilities and Certain Statistical Information 12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

# Part 1: **Summarize Your Assets** Your assets Value of what you own 1. Schedule A/B: Property (Official Form 106A/B) \$0.00 1a. Copy line 55, Total real estate, from Schedule A/B...... \$6,386.20 1b. Copy line 62, Total personal property, from Schedule A/B..... 1c. Copy line 63, Total of all property on Schedule A/B..... \$6,386.20 Part 2: Summarize Your Liabilities Your liabilities Amount you owe 2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) \$0.00 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D...... 3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) \$1,162.43 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F..... 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F..... \$45,352.97 \$46,515.40 Your total liabilities Part 3: Summarize Your Income and Expenses 4. Schedule I: Your Income (Official Form 106I) \$1,661.20 Copy your combined monthly income from line 12 of Schedule I..... 5. Schedule J: Your Expenses (Official Form 106J) \$2,137.48 Copy your monthly expenses from line 22c of Schedule J.....

Debtor 1

Middle Name

Last Name

Case number (ii	known)

#### Part 4: Answer These Questions for Administrative and Statistical Records

6.	Are you	filing for	bankruptcy und	der Chapters	7, 1	1, or	13	?
----	---------	------------	----------------	--------------	------	-------	----	---

No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

☑ Yes

# 7. What kind of debt do you have?

Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

0.00

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total claim
From Part 4 on <i>Schedule E/F</i> , copy the following:	
9a. Domestic support obligations (Copy line 6a.)	\$
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$1,162.43
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$
9d. Student loans. (Copy line 6f.)	\$
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+ \$
9g. <b>Total.</b> Add lines 9a through 9f.	\$1,162.43

Fill in this information to identify your case and this	s filing:		
Reuben J Garlock			
Pirst Name Middle Name	Last Name		
Debtor 2 (Spouse, if filing) First Name Middle Name	Last Name		
United States Bankruptcy Court for the: Northern District of Oh			
	, ,		
Case number			Check if this is an
			amended filing
Official Form 106A/B			
Schedule A/B: Propert	у		12/15
In each category, separately list and describe item category where you think it fits best. Be as compleresponsible for supplying correct information. If m write your name and case number (if known). Answer	ete and accurate as possible. If two ore space is needed, attach a separ ver every question.	married people are filing together, bot rate sheet to this form. On the top of a	h are equally
Part 1: Describe Each Residence, Building,			
1. Do you own or have any legal or equitable intere	st in any residence, building, land, o	or similar property?	
✓ No. Go to Part 2.  ☐ Yes. Where is the property?	What is the more sub-O of the last		
Too. Where is the property.	What is the property? Check all that Single-family home	Do not deduct secured cla the amount of any secured	
1.1. Street address, if available, or other description	Duplex or multi-unit building	Creditors Who Have Claim	
Street address, if available, or other description	Condominium or cooperative	Current value of the	
	☐ Manufactured or mobile home☐ Land	entire property?	oortion you own?
	Investment property	\$ \$	<b>6</b>
City State ZIP Code	Timeshare	Describe the nature o interest (such as fee s	
	Other	the entireties, or a life	e estate), if known.
	Who has an interest in the prope	<u> </u>	
	Debtor 1 only	Check if this is co	mmunity property
County	Debtor 2 only Debtor 1 and Debtor 2 only		
	At least one of the debtors and ar	nother	
	Other information you wish to ac	dd about this item, such as local	
	property identification number:		
If you own or have more than one, list here:	What is the property? Check all that		
if you own or have more than one, list here.	Single-family home	Do not deduct secured cla the amount of any secured	
1.2. Street address, if available, or other description	Duplex or multi-unit building	Creditors Who Have Clain	
Street address, ii available, or other description	Condominium or cooperative	Current value of the	
	Manufactured or mobile home	entire property?	portion you own?
	Land Investment property	\$	\$
City State ZIP Code	Timeshare	Describe the nature o	
Sity State Zii State	Other	interest (such as fee s	
	Who has an interest in the proper	ty? Check one.	
	Debtor 1 only		
County	Debtor 2 only Debtor 1 and Debtor 2 only	Check if this is co	mmunity property
	At least one of the debtors and and		mining property
	Other information you wish to add property identification number:	u about tilis ttelli, sucii as local	

Street address, if available, or other description  City State ZIP Code	What is the property? Check all that apply.  Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare Other	Do not deduct secured clathe amount of any securer Creditors Who Have Claim  Current value of the entire property?  \$  Describe the nature of interest (such as fee the entireties, or a life.)	d claims on Schedule D: ns Secured by Property.  Current value of the portion you own?  \$  If your ownership simple, tenancy by
County	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Other information you wish to add about this ite property identification number:	(see instructions)	mmunity property
<ol> <li>Add the dollar value of the portion you own for a you have attached for Part 1. Write that number</li> <li>Part 2: Describe Your Vehicles</li> </ol>	III of your entries from Part 1, including any entries		\$_0.00
Do you own, lease, or have legal or equitable intereryou own that someone else drives. If you lease a vehicles  Cars, vans, trucks, tractors, sport utility vehicles  No Yes	le, also report it on Schedule G: Executory Contracts as, motorcycles		5
3.1. Make: Buick  Model: Rendezvous  2005	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only	Do not deduct secured cla the amount of any secure Creditors Who Have Clair	d claims on <i>Schedule D:</i> ns Secured by Property.
Approximate mileage: 150000	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	Current value of the entire property?	Current value of the portion you own?
Other information:  Condition: Good; Value Per NADA	☐ Check if this is community property (see instructions)	\$_1,875.00	\$_1,875.00
If you own or have more than one, describe here:  3.2. Make:  Model:	Who has an interest in the property? Check one.	Do not deduct secured cla the amount of any secure Creditors Who Have Clain	d claims on <i>Schedule D:</i>
Year:Approximate mileage:	☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	Current value of the entire property?	Current value of the portion you own?
Other information:	☐ Check if this is community property (see instructions)	\$	\$

	Make:	Who has an interest in the property? Check one.	Do not deduct secured cla the amount of any secured	
	Model:	Debtor 1 only	Creditors Who Have Claim	
	Year:	Debtor 2 only  Debtor 1 and Debtor 2 only		Current value of the
	Approximate mileage:	At least one of the debtors and another	entire property?	portion you own?
	Other information:		•	•
		Check if this is community property (see instructions)	\$	\$
	Make:	Who has an interest in the property? Check one.	Do not deduct secured cla	nims or exemptions. Put
	Model:	Debtor 1 only	the amount of any secured Creditors Who Have Claim	
	Year:	Debtor 2 only		
	Approximate mileage:	Debtor 1 and Debtor 2 only	entire property?	Current value of the portion you own?
		At least one of the debtors and another		
	Other information:	Check if this is community property (see instructions)	\$	\$
	Model: Year: Other information:	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Check if this is community property (see instructions)	the amount of any securer.  Creditors Who Have Claim  Current value of the entire property?  \$	
lf y	you own or have more than one, list here:			
4.2	2. Make:	Who has an interest in the property? Check one.	Do not deduct secured cla	
	Model:	Debtor 1 only	the amount of any secured Creditors Who Have Claim	
	Year:	Debtor 2 only Debtor 1 and Debtor 2 only	Current value of the	Current value of the
	Other information:	At least one of the debtors and another	entire property?	portion you own?
		Check if this is community property (see instructions)	\$	\$
		for all of your entries from Part 2, including any entries		<sub>\$</sub> 1,875.00
yo	u have attached for Part 2. Write that nun	nber here	→	T

# Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?	Current value of the portion you own?
6. Household goods and furnishings	Do not deduct secured claims or exemptions.
Examples: Major appliances, furniture, linens, china, kitchenware  No Yes. Describe  Household goods including but not limited to: Kitchen table & chairs, dishes, utensils, fridge, stove, couch, chairs, coffee & end tables, lamps, beds, dressers, & linens.	\$2,500.00
7. Electronics	
Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games	
□ No 2 Televisions □ Yes. Describe	\$_500.00
8. Collectibles of value	
Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles	_
☑ No □ Yes. Describe	\$ <u>0.00</u>
9. Equipment for sports and hobbies  Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments	
☑ No ☐ Yes. Describe	\$_0.00
10. Firearms	
Examples: Pistols, rifles, shotguns, ammunition, and related equipment	
✓ No ☐ Yes. Describe	\$ <u>0.00</u>
11. Clothes	_
Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories	
<ul><li>No</li><li>Normal work &amp; daily wearing apparel</li><li>✓ Yes. Describe</li></ul>	<sub>\$</sub> 500.00
Yes. Describe	\$
12. <b>Jewelry</b> Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver	
☑ No ☐ Yes. Describe	\$_0.00
13. Non-farm animals  Examples: Dogs, cats, birds, horses	•
☑ No	0.00
Yes. Describe	\$ <u>0.00</u>
14. Any other personal and household items you did not already list, including any health aids you did not list	ì
✓ No ☐ Yes. Give specific information	\$0.00
15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here	\$ <u>3,500.00</u>

# Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?	Current value of the portion you own?  Do not deduct secured claims or exemptions.
16. Cash  Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition  No  Yes	\$
<ul> <li>17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. □ No ☑ Yes</li></ul>	
17.1. Checking account: Vacationland Federal Credit Union	<sub>\$</sub> 211.19
	•
17.2. Checking account:  17.3. Savings account:  Vactionland Federal Credit Union	222.24
17.4. Savings account:	
17.5. Certificates of deposit:	
17.6. Other financial account:	
17.7. Other financial account:	
17.8. Other financial account:	
17.9. Other financial account:	
18. Bonds, mutual funds, or publicly traded stocks  Examples: Bond funds, investment accounts with brokerage firms, money market accounts  ☑ No ☐ Yes  Institution or issuer name:	
	\$
	\$
19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture  ☑ No ☐ Yes. Give specific information about	\$
them	
	\$
%	\$
%	\$

20. Government and corporate bonds and other negotiable and non-negotiable instruments	
Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.	
☑ No	
Yes. Give specific information about	
them	
	\$
	\$
	- Ψ \$
21. Retirement or pension accounts	_ *
Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans	
☑ No	
Yes. List each account separately. Institution name: Type of account:	
401(k) or similar plan:	\$
Pension plan:	\$
IRA:	¢
	- Φ
	-
Keogh:	
Additional account:	. \$
Additional account:	- \$
22. <b>Security deposits and prepayments</b> Your share of all unused deposits you have made so that you may continue service or use from a company <i>Examples:</i> Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others	
☑ No	
Yes Institution name or individual:	\$
Electric:	\$
Gas:	Ψ \$
Heating oil:	\$
Rental unit:	\$
Prepaid rent:	\$
Telephone:	\$
Water:	\$
Rented furniture:	Ψ
Other:	Ψ
23. <b>Annuities</b> (A contract for a periodic payment of money to you, either for life or for a number of years)	
✓ No	
Yes Issuer name and description:	
	\$
	\$
	\$

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified sta	ate tuition program.	
26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).		
☑ No		
Yes Institution name and description. Separately file the records of any inter	ests.11 U.S.C. § 521(c	<b>:</b> ):
		- \$
25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights of exercisable for your benefit	r powers	
☑ No		
Yes. Give specific information about them		\$0.00
mornation about them		Ψ
26. Patents, copyrights, trademarks, trade secrets, and other intellectual property		J
Examples: Internet domain names, websites, proceeds from royalties and licensing agreements		
☑ No		
Yes. Give specific		
information about them		\$ <u>0.00</u>
27. Licenses, franchises, and other general intangibles		
Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, profe	ssional licenses	
☑ No		
☐ Yes. Give specific		
information about them		\$0.00
		Ψ
Money or property owed to you?		Current value of the
Money or property owed to you?		Current value of the portion you own?
Money or property owed to you?		Current value of the
Money or property owed to you?  28. Tax refunds owed to you		Current value of the portion you own? Do not deduct secured
		Current value of the portion you own? Do not deduct secured
28. Tax refunds owed to you  No	Fadasalı	Current value of the portion you own? Do not deduct secured claims or exemptions.
28. Tax refunds owed to you  No Yes. Give specific information about them, including whether		Current value of the portion you own? Do not deduct secured claims or exemptions.
28. Tax refunds owed to you  No Yes. Give specific information about them, including whether you already filed the returns	State:	Current value of the portion you own? Do not deduct secured claims or exemptions.  \$ 0.00
28. Tax refunds owed to you  No Yes. Give specific information about them, including whether	State:	Current value of the portion you own? Do not deduct secured claims or exemptions.
28. Tax refunds owed to you  No Yes. Give specific information about them, including whether you already filed the returns	State:	Current value of the portion you own? Do not deduct secured claims or exemptions.  \$ 0.00
28. Tax refunds owed to you  No Yes. Give specific information about them, including whether you already filed the returns	State:	Current value of the portion you own? Do not deduct secured claims or exemptions.  \$ 0.00
28. Tax refunds owed to you  No Yes. Give specific information about them, including whether you already filed the returns and the tax years	State: Local:	Current value of the portion you own? Do not deduct secured claims or exemptions.  \$ 0.00 \$ 0.00 \$ 0.00
28. Tax refunds owed to you  No Yes. Give specific information about them, including whether you already filed the returns and the tax years	State: Local:	Current value of the portion you own? Do not deduct secured claims or exemptions.  \$ 0.00 \$ 0.00 \$ 0.00
28. Tax refunds owed to you  No Yes. Give specific information about them, including whether you already filed the returns and the tax years	State:  Local: nent, property settleme	Current value of the portion you own? Do not deduct secured claims or exemptions.  \$ 0.00 \$ 0.00 \$ 0.00
28. Tax refunds owed to you  ✓ No  — Yes. Give specific information about them, including whether you already filed the returns and the tax years	State: Local: nent, property settleme Alimony:	Current value of the portion you own? Do not deduct secured claims or exemptions.  \$ 0.00 \$ 0.00 \$ 0.00
28. Tax refunds owed to you  ✓ No  — Yes. Give specific information about them, including whether you already filed the returns and the tax years	State:  Local: nent, property settleme	Current value of the portion you own? Do not deduct secured claims or exemptions.  \$ 0.00 \$ 0.00 \$ 0.00
28. Tax refunds owed to you  ✓ No  — Yes. Give specific information about them, including whether you already filed the returns and the tax years	State: Local: nent, property settleme Alimony:	Current value of the portion you own? Do not deduct secured claims or exemptions.  \$ 0.00 \$ 0.00 \$ 0.00  ent  \$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00
28. Tax refunds owed to you  ✓ No  — Yes. Give specific information about them, including whether you already filed the returns and the tax years	State: Local: nent, property settleme Alimony: Maintenance:	Current value of the portion you own? Do not deduct secured claims or exemptions.  \$\frac{0.00}{0.00}\$  ont  \$\frac{0.00}{0.00}\$  ont  \$\frac{0.00}{0.00}\$  ont  \$\frac{0.00}{0.00}\$  \$\frac{0.00}{0.00}\$  \$\frac{0.00}{0.00}\$  \$\frac{0.00}{0.00}\$  \$\frac{0.00}{0.00}\$
28. Tax refunds owed to you  ✓ No  — Yes. Give specific information about them, including whether you already filed the returns and the tax years	State: Local: nent, property settleme Alimony: Maintenance: Support:	Current value of the portion you own? Do not deduct secured claims or exemptions.  \$ 0.00 \$ 0.00 \$ 0.00  ent  \$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00
28. Tax refunds owed to you  ✓ No  ✓ Yes. Give specific information about them, including whether you already filed the returns and the tax years	State: Local: nent, property settleme Alimony: Maintenance: Support: Divorce settlement:	Current value of the portion you own? Do not deduct secured claims or exemptions.  \$\frac{0.00}{0.00}\$  ont  \$\frac{0.00}{0.00}\$  ont  \$\frac{0.00}{0.00}\$  ont  \$\frac{0.00}{0.00}\$  \$\frac{0.00}{0.00}\$  \$\frac{0.00}{0.00}\$  \$\frac{0.00}{0.00}\$  \$\frac{0.00}{0.00}\$
28. Tax refunds owed to you  No Yes. Give specific information about them, including whether you already filed the returns and the tax years	State: Local:  nent, property settleme  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	Current value of the portion you own? Do not deduct secured claims or exemptions.  \$\frac{0.00}{0.00}\$  ont  \$\frac{0.00}{0.00}\$  ont  \$\frac{0.00}{0.00}\$  ont  \$\frac{0.00}{0.00}\$  \$\frac{0.00}{0.00}\$  \$\frac{0.00}{0.00}\$  \$\frac{0.00}{0.00}\$  \$\frac{0.00}{0.00}\$
28. Tax refunds owed to you    No	State: Local:  nent, property settleme  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	Current value of the portion you own? Do not deduct secured claims or exemptions.  \$\frac{0.00}{0.00}\$  ont  \$\frac{0.00}{0.00}\$  ont  \$\frac{0.00}{0.00}\$  ont  \$\frac{0.00}{0.00}\$  \$\frac{0.00}{0.00}\$  \$\frac{0.00}{0.00}\$  \$\frac{0.00}{0.00}\$  \$\frac{0.00}{0.00}\$
28. Tax refunds owed to you  ✓ No  ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years	State: Local:  nent, property settleme  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	Current value of the portion you own? Do not deduct secured claims or exemptions.  \$\frac{0.00}{0.00}\$  ont  \$\frac{0.00}{0.00}\$  ont  \$\frac{0.00}{0.00}\$  ont  \$\frac{0.00}{0.00}\$  \$\frac{0.00}{0.00}\$  \$\frac{0.00}{0.00}\$  \$\frac{0.00}{0.00}\$  \$\frac{0.00}{0.00}\$
28. Tax refunds owed to you    No	State: Local:  nent, property settleme  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	Current value of the portion you own? Do not deduct secured claims or exemptions.  \$\frac{0.00}{0.00}\$  ont  \$\frac{0.00}{0.00}\$  ont  \$\frac{0.00}{0.00}\$  ont  \$\frac{0.00}{0.00}\$  \$\frac{0.00}{0.00}\$  \$\frac{0.00}{0.00}\$  \$\frac{0.00}{0.00}\$  \$\frac{0.00}{0.00}\$

31. Interests in insurance policies  Examples: Health, disability, or life insurance.  V No	ce; health savings account (HSA); credit, he	omeowner's, or renter's insurance	
Yes. Name the insurance company	Company name:	Beneficiary:	Surrender or refund value:
of each policy and list its value			\$
		<del></del>	\$
			\$
32. Any interest in property that is due you If you are the beneficiary of a living trust, e property because someone has died.  ☑ No ☐ Yes. Give specific information	from someone who has died xpect proceeds from a life insurance policy,	or are currently entitled to receive	<sub>\$</sub> 0.00
33. Claims against third parties, whether or Examples: Accidents, employment dispute	-	lemand for payment	
Yes. Describe each claim			<sub>\$</sub> 0.00
34. Other contingent and unliquidated claim	s of every nature, including counterclain	ms of the debtor and rights	
to set off claims	Social Security Benefits for Daughter		¬
Yes. Describe each claim	oodal decurity beliefits for baugitter		<sub>s</sub> Unknown
35. Any financial assets you did not already	list		_
<b>☑</b> No			_
Yes. Give specific information			\$_0.00
36. Add the dollar value of all of your entrie for Part 4. Write that number here	s from Part 4, including any entries for p	_	\$ <u>1,011.20</u>
Part 5: Describe Any Business-F	Related Property You Own or Ha	ave an Interest In. List any re	eal estate in Part 1.
37. <b>Do you own or have any legal or equitab</b> ☑ No. Go to Part 6.  ☐ Yes. Go to line 38.	ole interest in any business-related prope	erty?	
			Current value of the portion you own?  Do not deduct secured claims or exemptions.
38. Accounts receivable or commissions yo	u already earned		
∐ No			]
Yes. Describe			\$
	<b>plies</b> e, modems, printers, copiers, fax machines, rugs,	telephones, desks, chairs, electronic devices	
☐ No☐ Yes. Describe			\$

40. Machinery, fixtures, e	equipment, supplies you use in business, and tools of your trade			
☐ No ☐ Yes. Describe		\$		
41. Inventory  No Yes. Describe		\$		
42. Interests in partnersh	nips or joint ventures			
☐ No ☐ Yes. Describe	Name of entity: % of ownership:%%%	\$ \$ \$		
43. Customer lists, maili	ng lists, or other compilations			
	cribe	\$		
44. Any business-related No Yes. Give specific information		\$		
		\$ \$ \$		
		\$ \$		
	of all of your entries from Part 5, including any entries for pages you have attached number here	<u>\$</u> 0.00		
Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.  If you own or have an interest in farmland, list it in Part 1.				
46. <b>Do you own or have</b> a  No. Go to Part 7.  Yes. Go to line 47.	any legal or equitable interest in any farm- or commercial fishing-related property?			
		Current value of the portion you own?  Do not deduct secured claims or exemptions.		
No	poultry, farm-raised fish			
∐ Yes		\$		

48. Crops—either growing or harvested			
☐ Yes. Give specific information			\$
49. Farm and fishing equipment, implements, machinery, fixtures,  No Yes	and tools of trade		7
			\$
50. Farm and fishing supplies, chemicals, and feed			
☐ No ☐ Yes			]
			\$
51. Any farm- and commercial fishing-related property you did no No	t already list		
Yes. Give specific information			\$
52. Add the dollar value of all of your entries from Part 6, includin for Part 6. Write that number here	• •	•	\$_0.00
Part 7: Describe All Property You Own or Have a	n Interest in That	You Did Not List Above	
53. Do you have other property of any kind you did not already lis	it?		
Examples: Season tickets, country club membership  No			
Yes. Give specific information			
54. Add the dollar value of all of your entries from Part 7. Write that	at number here	<b></b>	\$ <u>0.00</u>
Part 8: List the Totals of Each Part of this Form			
55. Part 1: Total real estate, line 2		<b></b>	\$ <u>0.00</u>
56. Part 2: Total vehicles, line 5	\$_1,875.00	-	
57. Part 3: Total personal and household items, line 15	\$_3,500.00	-	
58. Part 4: Total financial assets, line 36	\$_1,011.20	_	
59. Part 5: Total business-related property, line 45	\$ <u>0.00</u>	_	
60. Part 6: Total farm- and fishing-related property, line 52	\$ <u>0.00</u>	_	
61. Part 7: Total other property not listed, line 54	<b>+</b> \$0.00	_	
62. <b>Total personal property.</b> Add lines 56 through 61	\$ 6,386.20	Copy personal property total	<b>→</b> \$_6,386.20
63. Total of all property on Schedule A/B. Add line 55 + line 62			\$_6,386.20

Fill in this in	formation to ide	entify your case:		
Debtor 1	Reuben J Garloo	k		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court fo	or the: Northern District of Ohio		
Case number (If known)			_	

☐ Check if this is an amended filing

# Official Form 106C

# Schedule C: The Property You Claim as Exempt

4/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt					
<ol> <li>Which set of exemptions are you claiming? Check one only, even if your spouse is filling with you.</li> <li>✓ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)</li> <li>✓ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)</li> </ol>					
2. For any property you list on Schedule A/B th	at you claim as exempt, fill i	n the information below.			
Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from	Amount of the exemption you claim Check only one box	Specific laws that allow exemption		
2005 Buick Rendezvous Brief description:  Line from Schedule A/B: 3.1	\$\frac{1,875.00}{}	for each exemption  1,875.00  100% of fair market value, up to any applicable statutory limit	2329.66(A)(2)		
Household goods - Household goods includi not limited to: Kitchen table & chairs, dishes, description: utensils, fridge, stove, couch, chairs, coffee a tables, lamps, beds, dressers, & linens.  Line from Schedule A/B: 6	¢ 2 500 00	\$ 2,500.00 100% of fair market value, up to any applicable statutory limit	2329.66(A)(4)(a)		
Brief Electronics - 2 Televisions description:  Line from Schedule A/B: 7	\$ 500.00	<ul> <li>         ✓ \$ 500.00              □ 100% of fair market value, up to any applicable statutory limit     </li> </ul>	2329.66(A)(4)(a)		
3. Are you claiming a homestead exemption of (Subject to adjustment on 4/01/22 and every 3 y  ☑ No ☐ Yes. Did you acquire the property covered b ☐ No ☐ Yes	years after that for cases filed o	• ,			

Part 2:

# Additional Page

		otion of the property and line  A/B that lists this property	Current value of the portion you own Copy the value from	Amount of the exemption you claim Check only one box	Specific laws that allow exemption
			Schedule A/B	for each exemption	
Line	f cription: from	on hand, day of filing (Cash On Hand)	<u>\$</u> Unknown	\$ 0.00  100% of fair market value, up to any applicable statutory limit	2329.66(A)(3)
	<i>edule A/B:</i> Clothir	g - Normal work & daily wearing apparel		, , , , , , , , , , , , , , , , , ,	2329.66(A)(4)(a)
Line	t cription: from		<u>\$500.00</u>	\$ 500.00 100% of fair market value, up to any applicable statutory limit	2525165(1)(1)(4)
Sch	edule A/B: Vacatio	11 onland Federal Credit Union (Checking)			2329.66(A)(3)
	f cription:	3)	\$ <u>211.19</u>	\$\frac{211.19}{100\% of fair market value, up to any applicable statutory limit	
	edule A/B:	17.1		arry approable statutory mine	0000 00(4)//0)
	f cription:	nland Federal Credit Union (Savings)	\$800.01	\$ 800.01 100% of fair market value, up to	2329.66(A)(18)
	from edule A/B:	17.3		any applicable statutory limit	
Brie	Social	Security Benefits for Daughter (owed to debtor)	\$ Unknown	\$ 0.00	5115.06
	from edule A/B:	34		100% of fair market value, up to any applicable statutory limit	
Brie			\$	□\$	
Line	e from		Ψ	100% of fair market value, up to any applicable statutory limit	,
Brie	edule A/B: f cription:		\$	<u> </u>	
	from edule A/B:			100% of fair market value, up to any applicable statutory limit	
Brie desc	f cription:		\$	\$100% of fair market value, up to	
	from edule A/B:			any applicable statutory limit	
Brie desc	f cription:		\$	\$ \$ 100% of fair market value, up to	
Sch	from edule A/B:			any applicable statutory limit	
	cription:		\$	\$ 100% of fair market value, up to	
Sch	from edule A/B:			any applicable statutory limit	
Brie desc	r cription:		\$	\$100% of fair market value, up to any applicable statutory limit	
	from edule A/B:			any apphoasic statutory mint	
Brie desc	f cription:		\$	\$100% of fair market value, up to	
	from edule A/B:			any applicable statutory limit	

Fill in this information to identify your case	9:			
Reuben J Garlock Debtor 1				
First Name Middle Na	ame Last Name			
Debtor 2 (Spouse, if filing) First Name Middle No.	ame Last Name			
United States Bankruptcy Court for the: Northern Di	strict of Ohio			
	· ·			
Case number (If known)			Check i	f this is an
			amende	ed filing
Official Forms 400D				
Official Form 106D				
Schedule D: Creditors	s Who Have Claims Secure	ed by Prop	erty	12/15
Be as complete and accurate as possible.	If two married people are filing together, both are ed	ually responsible fo	or supplying correct	<u> </u>
information. If more space is needed, copy	the Additional Page, fill it out, number the entries,			
additional pages, write your name and cas	e number (if known).			
1. Do any creditors have claims secured by	y your property?			
No. Check this box and submit this form	n to the court with your other schedules. You have nothi	ng else to report on t	his form.	
Yes. Fill in all of the information below.				
Down down Link All Colours d Claims				
Part 1: List All Secured Claims		Column A	Column B	Column C
	ore than one secured claim, list the creditor separately	Amount of claim	Value of collateral	Unsecured
	as a particular claim, list the other creditors in Part 2. abetical order according to the creditor's name.	Do not deduct the	that supports this	portion
	abelical order according to the creditor's name.	value of collateral.	claim	If any
2.1	Describe the property that secures the claim:	\$	\$	\$
Creditor's Name				
Greater 3 Name				
Number Street				
	As of the date you file, the claim is: Check all that apply.			
	Contingent			
City State ZIP Code	Unliquidated			
Who owes the debt? Check one.	☐ Disputed			
Debtor 1 only	Nature of lien. Check all that apply.			
Debtor 2 only Debtor 1 and Debtor 2 only	An agreement you made (such as mortgage or secured			
At least one of the debtors and another	car loan)  Statutory lien (such as tax lien, mechanic's lien)			
☐ Check if this claim relates to a	☐ Judgment lien from a lawsuit			
community debt	Other (including a right to offset)	_		
Date debt was incurred	Last 4 digits of account number			
2.2	Describe the property that secures the claim:	\$	\$	\$
Creditor's Name				
Number Street				
	As of the date you file, the claim is: Check all that apply.			
	Contingent			
City State ZIP Code	Unliquidated			
Who owes the debt? Check one.	☐ Disputed			
☐ Debtor 1 only ☐ Debtor 2 only	Nature of lien. Check all that apply.			
Debtor 1 and Debtor 2 only	An agreement you made (such as mortgage or secured			
At least one of the debtors and another	car loan)  Statutory lien (such as tax lien, mechanic's lien)			
☐ Check if this claim relates to a	Judgment lien from a lawsuit			
community debt	Other (including a right to offset)	-		
Date debt was incurred	Last 4 digits of account number	h o oo	ı	
Add the dollar value of your entries in 0	Column A on this page. Write that number here:	\$ <u>0.00</u>		

Dehtor	1	

Case number (if known)\_\_\_\_\_

Part 2:	List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Name  Street  City State ZIP Code  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  Last 4 digits of account number  City State ZIP Code		notined for any debte in that if do not init of			
Name Street  City State ZIP Code  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  City State ZIP Code  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  City State ZIP Code  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  City State ZIP Code  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  City State ZIP Code  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  City State ZIP Code  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  City State ZIP Code  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  City State ZIP Code  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number					On which line in Part 1 did you enter the creditor?
City State ZiP Code  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  Street  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number					
City State ZIP Code  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  Street  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number		name			
City State ZIP Code  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  Street  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number		Street			
Name Sitest  City State ZIP Code  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number		Street			
Name Sitest  City State ZIP Code  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number					
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Street  City State ZIP Code  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  Street  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  City State ZIP Code  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  Name  Street  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  Name  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number					
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Name Street  City State  City					
Name  Street  City State ZIP Code  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  Street  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number					
Name  Street  City State ZIP Code  On which line in Part 1 did you enter the creditor?		City	State	ZIP Code	
Name  Street  City State ZIP Code  On which line in Part 1 did you enter the creditor?					On which line in Part 1 did you enter the creditor?
Street  City State ZIP Code  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  City State ZIP Code  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  City State ZIP Code  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  City State ZIP Code  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number					
City  State  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  City  State  ZIP Code  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  Last 4 digits of account number  City  Street  City  State  ZIP Code  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number		Name			• • • • • • • • • • • • • • • • • • • •
City  State  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  City  Street  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  City  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  City  Street  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  City  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number		2			
Name  Street  City  State  ZIP Code  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  Last 4 digits of account number		Street			
Name Street  City State  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number					
Name Street  City State  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number					
City   State   ZIP Code		City	State	ZIP Code	
Street  City State ZIP Code  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  City State ZIP Code  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  Last 4 digits of account number					On which line in Part 1 did you enter the creditor?
Street  City State ZIP Code  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  City State ZIP Code  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  Last 4 digits of account number		Name			Last 4 digits of account number
City State ZIP Code  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  City State ZIP Code  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  Last 4 digits of account number					
Name Street City State ZIP Code On which line in Part 1 did you enter the creditor?  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number		Street			
Name  Street  City  State  ZIP Code  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  Last 4 digits of account number					
Name  Street  City  State  ZIP Code  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  Last 4 digits of account number					
Name  Street  City  State  ZIP Code  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  Last 4 digits of account number		City	State	ZIP Code	
Name  Street  City  State  ZIP Code  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number  Last 4 digits of account number					On which line in Part 1 did you enter the creditor?
Street  City State ZIP Code  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number					
City State ZIP Code  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number		Name			
City State ZIP Code  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number		Observation			
Name  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number		Street			
Name  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number					
Name  On which line in Part 1 did you enter the creditor?  Last 4 digits of account number					
Name  Last 4 digits of account number	_	City	State	ZIP Code	
Name					On which line in Part 1 did you enter the creditor?
		Name			Last 4 digits of account number
Street					
		Street			
City State ZIP Code		City	State	ZIP Code	

E	Fill in this in	formation to identify yo	nr case.		1			
Ė			ar cacer					
	Debtor 1	Reuben J Garlock						
	Debtor 2	First Name	Middle Name	Last Name				
`	Spouse, if filing)		Middle Name	Last Name				
١	Jnited States E	Bankruptcy Court for the: No	rthern District of C	Dhio			Chec	k if this is an
	Case number (If known)						_	ded filing
$\subseteq$	official F	106E/E			1			
		Form 106E/F	litoro W	ho Have Unsec	urad Claim			40/45
_							NONDRIGHT	12/15
Lis <i>A</i> /	st the other B: Property	party to any executory (Official Form 106A/B)	contracts or ui and on <i>Schedu</i>	1 for creditors with PRIORITY c nexpired leases that could resu ale G: Executory Contracts and	It in a claim. Also lis <i>Unexpired Leases</i> (C	t executory co Official Form 1	ontracts on <i>Sc</i> 06G). Do not i	<i>hedule</i> nclude any
ne	eded, copy		out, number t	d in <i>Schedule D: Creditors Who</i> he entries in the boxes on the lo nber (if known).				
Pa	art 1: Lis	st All of Your PRIORI	TY Unsecure	d Claims				
1.	Do any cre	editors have priority un	secured claims	against you?				
	□ No. Go ☑ Yes.	to Part 2.						
2.	List all of			editor has more than one priority used that has both priority and nonp				
				laims in alphabetical order accord Part 1. If more than one creditor h				
	(For an exp	planation of each type of	claim, see the ir	nstructions for this form in the inst	ruction booklet.)	Total claim	Priority	Nonpriority
	☐ City of P	ort Clinton				TOTAL CIAILII	amount	amount
2.1	J ´			Last 4 digits of account number		<sub>\$</sub> 673.28	<sub>\$</sub> 673.28	\$0.00
	Priority Cred			When was the debt incurred?				
	Number	Street Perry Street		A 60 14 60 41 15				
	Port Clin		43452-0000	As of the date you file, the claim  Contingent	1 is: Check all that apply.	•		
	City	State	ZIP Code	Unliquidated				
	Who incu	irred the debt? Check one.		Disputed				
	✓ Debtor	1 only		Type of PRIORITY unsecured	claim:			
	Debtor			Domestic support obligations				
	_	1 and Debtor 2 only		✓ Taxes and certain other debts y	ou owe the government			
	☐ At leas	st one of the debtors and another	her					
	☐ Checl	k if this claim is for a com		Claims for death or personal inju	<del>-</del>			
		th this claim is for a com	munity debt	intoxicated	<del>-</del>			
	✓ No	im subject to offset?	•		<del>-</del>			
2.2	✓ No	im subject to offset?	•	intoxicated  Other. Specify	ury while you were	<i>∝</i> 489 15	¢489.15	*U 00
2.2	☑ No ☐ Yes ☐ Court of	im subject to offset?  Common Pleas, Ottawa	•	intoxicated	ury while you were	\$ <u>489.15</u>	\$489.15	\$0.00
2.2	Priority Cre	im subject to offset?  Common Pleas, Ottawa  ditor's Name dison St.	•	intoxicated  Other. Specify  Last 4 digits of account number  When was the debt incurred?	· 2017-DR-A 081		§489.15	\$0.00
2.2	✓ No	im subject to offset?  Common Pleas, Ottawa	•	intoxicated  Other. Specify  Last 4 digits of account number  When was the debt incurred?  As of the date you file, the claim	· 2017-DR-A 081		\$489.15	<u>\$0.00</u>
2.2	Priority Cre	im subject to offset?  Common Pleas, Ottawa ditor's Name dison St. Street	•	intoxicated  Other. Specify  Last 4 digits of account number  When was the debt incurred?  As of the date you file, the claim  Contingent	· 2017-DR-A 081		\$489.15	\$0.00
2.2	Priority Cre 315 Mac Number  Port Clir City	im subject to offset?  Common Pleas, Ottawa  ditor's Name dison St.  Street  nton  OH  State	43452-0000 ZIP Code	intoxicated  Other. Specify  Last 4 digits of account number  When was the debt incurred?  As of the date you file, the claim	· 2017-DR-A 081		_ \$ <u>489.15</u>	\$ <u>0.00</u>
2.2	Priority Cre 315 Mac Number  Port Clir City	im subject to offset?  Common Pleas, Ottawa ditor's Name dison St. Street	43452-0000 ZIP Code	intoxicated  Other. Specify  Last 4 digits of account number  When was the debt incurred?  As of the date you file, the claim  Contingent Unliquidated Disputed	· 2017-DR-A 081		\$489.15	\$0.00
2.2	Priority Cre 315 Mac Number  Port Clir City  Who incl	im subject to offset?  Common Pleas, Ottawa  ditor's Name dison St.  Street  nton  OH  State	43452-0000 ZIP Code	intoxicated  Other. Specify  Last 4 digits of account number When was the debt incurred?  As of the date you file, the claim Contingent Unliquidated Disputed  Type of PRIORITY unsecured	· 2017-DR-A 081		\$489.15	\$ <u>0.00</u>
2.2	Priority Cre 315 Mac Number  Port Clir City  Who incr Debto	im subject to offset?  Common Pleas, Ottawa  ditor's Name dison St. Street  nton OH State  urred the debt? Check one r 1 only	43452-0000 ZIP Code	intoxicated  Other. Specify  Last 4 digits of account number When was the debt incurred?  As of the date you file, the claim Contingent Unliquidated Disputed  Type of PRIORITY unsecured Domestic support obligations	2017-DR-A 081  is: Check all that apply.		\$489.15	\$0.00
2.2	Priority Cre 315 Mac Number  Port Clir City Who incl Debto Debto	im subject to offset?  Common Pleas, Ottawa  ditor's Name dison St. Street  nton OH State  urred the debt? Check one r 1 only r 2 only	43452-0000 ZIP Code	intoxicated  Other. Specify  Last 4 digits of account number When was the debt incurred?  As of the date you file, the claim Contingent Unliquidated Disputed  Type of PRIORITY unsecured Domestic support obligations Taxes and certain other debts y	• 2017-DR-A 081 • is: Check all that apply.  claim:		\$489.15	\$0.00
2.2	Priority Cre 315 Mac Number  Port Clir City  Who incl Debto Debto At lease	im subject to offset?  Common Pleas, Ottawa  ditor's Name dison St. Street  nton OH State  urred the debt? Check one r 1 only r 2 only r 1 and Debtor 2 only	43452-0000 ZIP Code	intoxicated  Other. Specify  Last 4 digits of account number When was the debt incurred?  As of the date you file, the claim Contingent Unliquidated Disputed  Type of PRIORITY unsecured Domestic support obligations	• 2017-DR-A 081 • is: Check all that apply.  claim:		\$489.15	\$0.00

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3.	Do any creditors have nonpriority unsecured on No. You have nothing to report in this part. Sure Yes				
	List all of your nonpriority unsecured claims in nonpriority unsecured claim, list the creditor sepa included in Part 1. If more than one creditor holds claims fill out the Continuation Page of Part 2.	rately for each clain	n. For each claim listed, identify wha	t type of claim it is. Do not	list claims already
	Arron Rents				Total claim
4.1				7061	
			Last 4 digits of account number	7004	<sub>\$</sub> Unknown
	Nonpriority Creditor's Name		When was the debt incurred?	2012	
	309 E Paces Ferry  Number Street				
			As of the date you file, the claim i	is: Check all that apply.	
	Atlanta GA	30303	☐ Contingent		
	City State	ZIP Code	Unliquidated		
	Who incurred the debt? Check one.  Debtor 1 only		☐ Disputed		
	Debtor 2 only		Type of NONPRIORITY unsecur	red claim:	
	Debtor 1 and Debtor 2 only		Student loans		
	At least one of the debtors and another		Obligations arising out of a separa		
	Check if this claim is far a community debt		that you did not report as priority c  Debts to pension or profit-sharing		
	Check if this claim is for a community debt		Other. Specify	pians, and other similar debts	
	Is the claim subject to offset?				
	✓ No Yes				
4.2	BPSI Lower Extremity Reconstr		Last 4 digits of account number		<sub>\$</sub> 189.00
			When was the debt incurred?		Ψ
	Nonpriority Creditor's Name				
	PO Box 638776				
	Number Street		As of the date you file, the claim i	is: Check all that apply.	
	Cincinnati OH	45263	☐ Contingent		
	Cincinnati OH City State	45263 ZIP Code	Unliquidated		
	Who incurred the debt? Check one.	211 0000	☐ Disputed		
	☑ Debtor 1 only ☐ Debtor 2 only		Type of NONPRIORITY unsecur	red claim:	
	Debtor 1 and Debtor 2 only		Student loans		
	At least one of the debtors and another		Obligations arising out of a separa that you did not report as priority c		
	Charle if this plains in fau a community daht		Debts to pension or profit-sharing		
	☐ Check if this claim is for a community debt		Other. Specify Medical Services		
	Is the claim subject to offset?				
	✓ No				
4.3	BPSI Lower Extremity Reconstr				
			Last 4 digits of account number		\$ <u>189.00</u>
	Nonpriority Creditor's Name		When was the debt incurred?		
	PO Box 638776				
	Number Street		As of the date you file, the claim i	is: Check all that apply.	
	Cincinnati OH	45263	<u> </u>		
	City State	ZIP Code	☐ Contingent ☐ Unliquidated		
	Who incurred the debt? Check one.		Disputed		
	Debtor 1 only		Type of NONPRIORITY unsecui	red claim:	
	☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only		Student loans		
	At least one of the debtors and another		Obligations arising out of a separa	ation agreement or divorce	
			that you did not report as priority c	laims	
	☐ Check if this claim is for a community debt		Debts to pension or profit-sharing		
	Is the claim subject to offset?		Other. Specify Medical Services	>	
	✓ No				
	Yes				

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Case number (if known)
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	<b>~</b> .

	Do any creditors have nonpriority unsecured  No. You have nothing to report in this part. So  Yes	•		
	nonpriority unsecured claim, list the creditor sepa	rately for each clain	order of the creditor who holds each claim. If a creditor has n. For each claim listed, identify what type of claim it is. Do not list the other creditors in Part 3.If you have more than three no	list claims already
				Total claim
4.4	Bellevue Hospital		Last 4 digits of account number	<sub>\$</sub> 156.00
	Nonpriority Creditor's Name		When was the debt incurred?	\$_130.00
	1400 W Main St.  Number Street		Wileli was the dest incurred:	
	S. SS.			
	Bellevue OH	44811-0000	As of the date you file, the claim is: Check all that apply.	
	City State	ZIP Code	Contingent	
	Who incurred the debt? Check one.		Unliquidated	
	Debtor 1 only		Disputed	
	Debtor 2 only		Type of NONPRIORITY unsecured claim:  Student loans	
	☐ Debtor 1 and Debtor 2 only		☐ Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another		that you did not report as priority claims	
	☐ Check if this claim is for a community debt		☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Other. Specify Medical Services	
	Is the claim subject to offset?		Other. Specify Woodbar Scrivious	
	✓ No			
	Yes			
4.5	Bk Of Mo/Tv		Last 4 digits of account number 2863	<sub>\$</sub> Unknown
	Nonpriority Creditor's Name		When was the debt incurred? 2015	
	5109 S Broadband Lane			
	Number Street		As of the date you file, the claim is: Check all that apply.	
			- <u>-</u>	
	Sioux Falls SD	57109	☐ Contingent ☐ Unliquidated	
	City State Who incurred the debt? Check one.	ZIP Code	☐ Disputed	
	✓ Debtor 1 only		Type of NONPRIORITY unsecured claim:	
	Debtor 2 only		Student loans	
	Debtor 1 and Debtor 2 only		☐ Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another		that you did not report as priority claims	
	☐ Check if this claim is for a community debt		☐ Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?		✓ Other. Specify	
	✓ No			
	☐ Yes			
4.6	CVS Caremark		Last 4 digits of account number	<sub>\$</sub> 133.81
	Nonpriority Creditor's Name		When was the debt incurred?	*
	PO Box 17221			
	Number Street		As of the date you file, the claim is: Check all that apply.	
	San Antonio TX	78265	- <u> </u>	
	City State	ZIP Code	☐ Contingent ☐ Unliquidated	
	Who incurred the debt? Check one.		☐ Disputed	
	☐ Debtor 1 only ☐ Debtor 2 only		Type of NONPRIORITY unsecured claim:	
	Debtor 2 only  Debtor 1 and Debtor 2 only		Student loans	
	At least one of the debtors and another		☐ Obligations arising out of a separation agreement or divorce	
	_		that you did not report as priority claims	
	☐ Check if this claim is for a community debt		☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Other. Specify Medical Services	
	Is the claim subject to offset?  No  Yes		Other. Specify	

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Case number (if known)
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3.	Do any creditors have nonpriority unsecured on the No. You have nothing to report in this part. Sure Yes			
4.	nonpriority unsecured claim, list the creditor separate	rately for each clai	order of the creditor who holds each claim. If a creditor has m. For each claim listed, identify what type of claim it is. Do not list the other creditors in Part 3.If you have more than three no	list claims already
				Total claim
4.7	Catawba Dental		Look 4 digits of account number	
	Nonpriority Creditor's Name		_ Last 4 digits of account number	\$ <u>898.99</u>
	3274 NE Catawba Road		When was the debt incurred?	
	Number Street			
			As of the date you file, the claim is: Check all that apply.	
	Port Clinton OH	43452	Contingent	
	City State	ZIP Code	☐ Unliquidated	
	Who incurred the debt? Check one.		☐ Disputed	
	☑ Debtor 1 only ☐ Debtor 2 only		Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only		Student loans	
	☐ At least one of the debtors and another		<ul> <li>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li> </ul>	
	☐ Check if this claim is for a community debt		Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?		Other. Specify Medical Services	
	✓ No			
	Yes			
4.8	Catawba Dental		Last 4 digits of account number	\$898.99
	Nonpriority Creditor's Name		When was the debt incurred?	
	3274 NE Catawba Road		_	
	Number Street		As of the date you file, the claim is: Check all that apply.	
	Port Clinton OH	43452	Contingent	
	City State	ZIP Code	Unliquidated	
	Who incurred the debt? Check one.  Debtor 1 only		☐ Disputed	
	Debtor 2 only		Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only		Student loans	
	At least one of the debtors and another		<ul> <li>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li> </ul>	
	☐ Check if this claim is for a community debt		Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?		Other. Specify Medical Services	
	✓ No			
	Yes			
4.9	Cleveland Clinic		Last 4 digits of account number	<sub>\$</sub> 0.00
	Nonpriority Creditor's Name		When was the debt incurred?	Ψ
	Customer Service		_	
	Number Street 9500 Euclid Avenue RK2-4		As of the date you file, the claim is: Check all that apply.	
	Cleveland OH	44195-0000	Contingent	
	City State	ZIP Code	Unliquidated	
	Who incurred the debt? Check one.  ☑ Debtor 1 only		Disputed	
	Debtor 2 only		Type of NONPRIORITY unsecured claim:	
	☐ Debtor 1 and Debtor 2 only		☐ Student loans	
	At least one of the debtors and another		Obligations arising out of a separation agreement or divorce	
	☐ Check if this claim is for a community debt		that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?		✓ Other. Specify	
	✓ No			
	Yes			

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Case number	(11)		
Case Hullipel	(IT KNOWN)		

3.	Do any creditors have nonpriority unsecured cl ☐ No. You have nothing to report in this part. Sub ☐ Yes			
4.	nonpriority unsecured claim, list the creditor separa	itely for each clai	order of the creditor who holds each claim. If a creditor has m. For each claim listed, identify what type of claim it is. Do not list the other creditors in Part 3.If you have more than three no	list claims already
				Total claim
4.10	Cleveland Clinic - Dispute Resolution Dept.		Last 4 digits of account number	
	Nonpriority Creditor's Name		_	\$ Unknown
	ATTN: Bankruptcies		When was the debt incurred?	
	Number Street 6801 Brecksville Rd			
			As of the date you file, the claim is: Check all that apply.	
	Independence OH	44131	Contingent	
	City State	ZIP Code	☐ Unliquidated	
	Who incurred the debt? Check one.		Disputed	
	Debtor 1 only		Type of NONPRIORITY unsecured claim:	
	☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only		☐ Student loans	
	At least one of the debtors and another		<ul> <li>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li> </ul>	
	Check if this claim is far a community debt		Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim is for a community debt		Other. Specify Medical Services	
	Is the claim subject to offset?			
	Yes			
4.11	Commodore Perry Fcu		Last 4 digits of account number 1000	\$9,059.00
	Nonpriority Creditor's Name		When was the debt incurred? 2014	
	1016 S. St. Rt. 19			
	Number Street		As of the date you file, the claim is: Check all that apply.	
		43449	☐ Contingent ☐ Unliquidated	
	City State Who incurred the debt? Check one.	ZIP Code	☐ Disputed	
	Debtor 1 only		Type of NONPRIORITY unsecured claim:	
	Debtor 2 only		☐ Student loans	
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another		☐ Obligations arising out of a separation agreement or divorce	
			that you did not report as priority claims	
	☐ Check if this claim is for a community debt		<ul><li>☐ Debts to pension or profit-sharing plans, and other similar debts</li><li>☑ Other. Specify</li></ul>	
	Is the claim subject to offset?			
	✓ No Yes			
4.12			****	
			Last 4 digits of account number  When was the debt incurred? 2017	<u>\$Unknown</u>
	Nonpriority Creditor's Name 1711 W Fremont Rd		When was the debt incurred? 2017	
	Number Street		-	
			As of the date you file, the claim is: Check all that apply.	
		43452	Contingent	
	City State Who incurred the debt? Check one.	ZIP Code	Unliquidated	
	Debtor 1 only		☐ Disputed	
	Debtor 2 only		Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only		Student loans	
	At least one of the debtors and another		<ul> <li>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li> </ul>	
	☐ Check if this claim is for a community debt		Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?		☑ Other. Specify	
	<b>✓</b> No			
	Yes			

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Reuben J Garlock

Reuben J Ganock			Case number (if known)
First Name	Middle Name	Last Name	

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3.	Do any creditors have nonpriority unsecured on No. You have nothing to report in this part. So Yes	= =			
4.	List all of your nonpriority unsecured claims in nonpriority unsecured claim, list the creditor sepa included in Part 1. If more than one creditor holds claims fill out the Continuation Page of Part 2.	rately for each claim	. For each claim listed, identify wh	at type of claim it is. Do not	list claims already
					Total claim
4.13	Commodore Perry Fcu		Last 4 digits of account number	5400	254.00
	Nonpriority Creditor's Name 1016 S. St. Rt. 19		When was the debt incurred?	2016	\$ 354.00
	Number Street				
			As of the date you file, the claim	is: Check all that apply	
	Oak Harbor OH	43449	_	13. Check all that apply.	
	City State	ZIP Code	☐ Contingent☐ Unliquidated		
	Who incurred the debt? Check one.		Disputed		
	☑ Debtor 1 only ☐ Debtor 2 only		Type of NONPRIORITY unsecu	ıred claim:	
	Debtor 1 and Debtor 2 only		Student loans		
	At least one of the debtors and another		Obligations arising out of a separathat you did not report as priority		
	☐ Check if this claim is for a community debt		Debts to pension or profit-sharing	g plans, and other similar debts	
	Is the claim subject to offset?		✓ Other. Specify		
	✓ No				
4.14	Yes Commodore Perry Fcu		Last 4 digits of account number	6303	<sub>\$</sub> Unknown
7.1-	1		When was the debt incurred?	2014	\$ <u></u>
	Nonpriority Creditor's Name 1016 S. St. Rt. 19				
	Number Street		As of the date you file, the claim	is: Check all that apply.	
			☐ Contingent	,	
	Oak Harbor OH City State	43449 ZIP Code	Unliquidated		
	Who incurred the debt? Check one.		☐ Disputed		
	☑ Debtor 1 only ☐ Debtor 2 only		Type of NONPRIORITY unsecu	ıred claim:	
	Debtor 1 and Debtor 2 only		Student loans		
	At least one of the debtors and another		Obligations arising out of a separathat you did not report as priority		
	☐ Check if this claim is for a community debt		Debts to pension or profit-sharing	g plans, and other similar debts	
	Is the claim subject to offset?		Other. Specify		
	✓ No				
4.15	Yes			01**	
<del>1</del> .10	Credit Collection Serv		Last 4 digits of account number		\$ <u>139.00</u>
	Nonpriority Creditor's Name		When was the debt incurred?	2017	
	725 Canton St Number Street				
			As of the date you file, the claim	is: Check all that apply.	
	Norwood MA	02062	Contingent		
	City State Who incurred the debt? Check one.	ZIP Code	Unliquidated		
	Debtor 1 only		Disputed	uned eleimo	
	☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only		Type of NONPRIORITY unsecu	ired Ciaiiii:	
	☐ At least one of the debtors and another		Obligations arising out of a separ	ration agreement or divorce	
	☐ Check if this claim is for a community debt		that you did not report as priority	claims	
	•		☐ Debts to pension or profit-sharing ☐ Other. Specify	g plans, and other similar debts	
	Is the claim subject to offset?  V No		<u></u> отног. Ореону		
	Yes				

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Case number (if known	)

	Do any creditors have nonpriority un  No. You have nothing to report in th  Yes		•			
	List all of your nonpriority unsecured nonpriority unsecured claim, list the crecincluded in Part 1. If more than one creclaims fill out the Continuation Page of F	ditor sepa	rately for each clain	n. For each claim listed, identify wh	at type of claim it is. Do not	list claims already
4.40	Credit One Benda No					Total claim
4.16				Last 4 digits of account number	0093	s Unknown
	Nonpriority Creditor's Name Po Box 98875			When was the debt incurred?	2015	\$
	Number Street					
	Lee Verse	NIV/	90100	As of the date you file, the claim	is: Check all that apply.	
	Las Vegas City	NV	89193 ZIP Code	☐ Contingent		
	Who incurred the debt? Check one.	Otate	Zii Gode	Unliquidated		
	Debtor 1 only			☐ Disputed		
	Debtor 2 only			Type of NONPRIORITY unsec	ured claim:	
	Debtor 1 and Debtor 2 only			Student loans		
	☐ At least one of the debtors and another			<ul> <li>Obligations arising out of a sepa that you did not report as priority</li> </ul>		
	☐ Check if this claim is for a commu	nitu daht		Debts to pension or profit-sharin		
		ility debt		Other Specify Credit Card De		
	Is the claim subject to offset?					
	✓ No  Yes					
4.17	Creditacpt				2907	<sub>\$</sub> Unknown
4.17	o. outdop:			Last 4 digits of account number	2006	\$ OTIKHOWIT
	Nonpriority Creditor's Name			When was the debt incurred?	2000	
	25505 W 12 Mile					
	Number Street			As of the date you file, the claim	is: Check all that apply.	
	O	N.41	40004	Contingent		
	Southfield City	MI State	48034 ZIP Code	☐ Unliquidated		
	Who incurred the debt? Check one.	Otato	Zii Oddc	Disputed		
	✓ Debtor 1 only			Type of NONPRIORITY unsec	ured claim:	
	Debtor 2 only			☐ Student loans		
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another			Obligations arising out of a sepa		
	_			that you did not report as priority  Debts to pension or profit-sharin		
	Check if this claim is for a commu	nity debt		Other. Specify Credit Card De	g pians, and other similar debts	
	Is the claim subject to offset?			Carlett Opcomy		
	✓ No					
4.18	Yes					
4.10	Dermatology Partners, Inc.			Last 4 digits of account number		<sub>\$</sub> 58.00
	Nonpriority Creditor's Name			When was the debt incurred?		
	2500 W Strubb Rd.					
	Number Street Suite 330			As of the date you file, the claim	in Charle all that annie	
		011	44070	— As of the date you me, the claim	is. Check all that apply.	
	Sandusky Citv	OH State	44870 ZIP Code	Contingent		
	Who incurred the debt? Check one.			☐ Unliquidated ☐ Disputed		
	Debtor 1 only			•	unad alaber:	
	Debtor 2 only			Type of NONPRIORITY unsec	urea ciaim:	
	Debtor 1 and Debtor 2 only  At least one of the debtors and another			Student loans		
	_			Obligations arising out of a sepa that you did not report as priority		
	☐ Check if this claim is for a commu	nity debt		Debts to pension or profit-sharin	g plans, and other similar debts	
	Is the claim subject to offset?			Other. Specify Medical Service	es	
	<b>✓</b> No					
	Yes					

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Case number (if known)
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3.	B. Do any creditors have nonpriority unsecured claims against you?  ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.  ✓ Yes				
	nonpriority unsecured claim, list the creditor sepa	rately for each cl	al order of the creditor who holds each claim. If a creditor has aim. For each claim listed, identify what type of claim it is. Do not n, list the other creditors in Part 3.If you have more than three no	: list claims already	
				Total claim	
4.19	Dr. Dina C. Bauer				
	Nonpriority Creditor's Name		Last 4 digits of account number	\$ <u>30.00</u>	
	2819 Hayes Ave.		When was the debt incurred?		
	Number Street		_		
	#9				
	Sandusky OH	44870	As of the date you file, the claim is: Check all that apply.		
	City State	ZIP Code	─ ☐ Contingent		
	•	Zii Oodc	Unliquidated		
	Who incurred the debt? Check one.		☐ Disputed		
	Debtor 1 only		Type of NONPRIORITY unsecured claim:		
	Debtor 2 only		☐ Student loans		
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another		<ul> <li>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li> </ul>		
	$\square$ Check if this claim is for a community debt		<ul> <li>□ Debts to pension or profit-sharing plans, and other similar debts</li> <li>☑ Other. Specify Medical Services</li> </ul>		
	Is the claim subject to offset?				
	✓ No Yes				
4 20	T			<sub>\$</sub> 1,345.00	
4.20	Bi. Billa G. Badoi		Last 4 digits of account number	\$ 1,545.00	
	Nonpriority Creditor's Name		— When was the debt incurred?		
	2819 Hayes Ave.		_		
	#9		As of the date you file, the claim is: Check all that apply.		
		44070	Contingent		
	Sandusky OH City State	ZIP Code	Unliquidated		
	Who incurred the debt? Check one.	Zii Godc	Disputed		
	Debtor 1 only		Type of NONPRIORITY unsecured claim:		
	Debtor 2 only		Student loans		
	Debtor 1 and Debtor 2 only		☐ Obligations arising out of a separation agreement or divorce		
	At least one of the debtors and another		that you did not report as priority claims		
	☐ Check if this claim is for a community debt		<ul> <li>□ Debts to pension or profit-sharing plans, and other similar debts</li> <li>☑ Other. Specify Medical Services</li> </ul>		
	Is the claim subject to offset?				
	✓ No Yes				
4.21	Firelands Physician Group		Last 4 digits of account number	<sub>\$</sub> 207.00	
	Nonpriority Creditor's Name		When was the debt incurred?	•	
	PO Box 2338				
	Number Street				
			As of the date you file, the claim is: Check all that apply.		
	Sandusky OH	44870	Contingent		
	City State Who incurred the debt? Check one.	ZIP Code	Unliquidated		
	Debtor 1 only		Disputed		
	Debtor 2 only		Type of NONPRIORITY unsecured claim:		
	Debtor 1 and Debtor 2 only		Student loans		
	At least one of the debtors and another		☐ Obligations arising out of a separation agreement or divorce		
	_		that you did not report as priority claims		
	☐ Check if this claim is for a community debt		Debts to pension or profit-sharing plans, and other similar debts		
	Is the claim subject to offset?		✓ Other. Specify		
	<b>☑</b> No				
	└ Yes				

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Case number (if known)	
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	Do any creditors have nonpriority uns  No. You have nothing to report in this  Yes		• •		
	nonpriority unsecured claim, list the credi	tor separ	ately for each clair	order of the creditor who holds each claim. If a creditor has n. For each claim listed, identify what type of claim it is. Do not list the other creditors in Part 3.If you have more than three no	list claims already
	•				Total claim
4.22				Last 4 digits of account number	s Unknown
	Nonpriority Creditor's Name PO Box 2338			When was the debt incurred?	\$
	Number Street			<del></del>	
				As of the date you file the claim in Check all that each	
	Sandusky	ОН	44870	As of the date you file, the claim is: Check all that apply.	
	City	State	ZIP Code	<ul><li>☐ Contingent</li><li>☐ Unliquidated</li></ul>	
	Who incurred the debt? Check one.			☐ Disputed	
	Debtor 1 only			Type of NONPRIORITY unsecured claim:	
	☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only			Student loans	
	At least one of the debtors and another			Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	☐ Check if this claim is for a communi	ity debt		☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Other. Specify Medical Services	
	Is the claim subject to offset?			Other. Specify Mostock Co. Mostock	
	<b>✓</b> No				
4.00	☐ Yes Firelands Regional Medical Center				Linknovan
4.23	Theiands Regional Medical Center			Last 4 digits of account number	\$Unknown
	Nonpriority Creditor's Name			When was the debt incurred?	
	ATTN: Bankruptcy Dept.  Number Street				
	1101 Decatur St.			As of the date you file, the claim is: Check all that apply.	
	Sandusky	OH	44870	- Contingent	
	City	State	ZIP Code	Unliquidated	
	Who incurred the debt? Check one.  Debtor 1 only			☐ Disputed	
	Debtor 2 only			Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only			Student loans	
	At least one of the debtors and another			<ul> <li>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li> </ul>	
	☐ Check if this claim is for a communi	ity debt		Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?			✓ Other. Specify Medical Services	
	✓ No				
	Yes				
4.24	Firelands Regional Medical Center			Last 4 digits of account number	<sub>\$</sub> Unknown
	Nonpriority Creditor's Name			When was the debt incurred?	\$ <u>01111111111</u>
	ATTN: Bankruptcy Dept.				
	Number Street 1101 Decatur St.			As of the date you file, the claim is: Check all that apply.	
		OH	44870	'' <i>`</i>	
	City	State	ZIP Code	☐ Contingent☐ Unliquidated	
	Who incurred the debt? Check one.			☐ Disputed	
	Debtor 1 only Debtor 2 only			Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only			Student loans	
	At least one of the debtors and another			Obligations arising out of a separation agreement or divorce	
	☐ Check if this claim is for a communi	ity debt		that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	•		Other. Specify Medical Services	
	✓ No			• •	
	Yes				

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	Do any creditors have nonpriority uns No. You have nothing to report in thi Yes					
	List all of your nonpriority unsecured nonpriority unsecured claim, list the crecincluded in Part 1. If more than one crediclaims fill out the Continuation Page of F	litor separ itor holds	ately for each claim	. For each claim listed, identify wh	at type of claim it is. Do not	list claims already
						Total claim
4.25				Last 4 digits of account number	9353	<sub>\$</sub> 619.00
	Nonpriority Creditor's Name 900 W Delaware			When was the debt incurred?	2015	\$ 0.10.00
	Number Street		<del> </del>			
				A 64 14 69 41 11		
	Sioux Falls	SD	57104	As of the date you file, the claim	is: Check all that apply.	
	City	State	ZIP Code	☐ Contingent☐ Unliquidated		
	Who incurred the debt? Check one.			Disputed		
	Debtor 1 only			Type of NONPRIORITY unsecu	ıred claim:	
	Debtor 2 only			Student loans		
	Debtor 1 and Debtor 2 only  At least one of the debtors and another			Obligations arising out of a separ		
				that you did not report as priority  Debts to pension or profit-sharing		
	☐ Check if this claim is for a commur	ity debt		Other. Specify	g pians, and other similar debts	
	Is the claim subject to offset?			. ,		
	✓ No Yes					
4.26	Frontier			Last 4 digits of account number	2130	<sub>\$</sub> 171.00
0				When was the debt incurred?	2013	
	Nonpriority Creditor's Name 19 John Street					
	Number Street			As of the date you file, the claim	is: Chack all that apply	
					is. Check all that apply.	
	Middletown	NY	10940	☐ Contingent☐ Unliquidated		
	City Who incurred the debt? Check one.	State	ZIP Code	Disputed		
	Debtor 1 only			Type of NONPRIORITY unsecu	ıred claim:	
	Debtor 2 only			☐ Student loans		
	Debtor 1 and Debtor 2 only  At least one of the debtors and another			☐ Obligations arising out of a separ	ration agreement or divorce	
	_			that you did not report as priority  Debts to pension or profit-sharing		
	☐ Check if this claim is for a commun	ity debt		Other. Specify	g pians, and other similar debts	
	Is the claim subject to offset?			_ ,		
	✓ No Yes					
1.27	H B Magruder Memorial Hospital			Last 4 digits of account number		
				When was the debt incurred?		\$3,219.09
	Nonpriority Creditor's Name 615 Fulton Street			THE THE USE HICKITEUS		
	Number Street					
				As of the date you file, the claim	is: Check all that apply.	
	Port Clinton	ОН	43452-0000	Contingent		
	City Who incurred the debt? Check one.	State	ZIP Code	Unliquidated		
	Debtor 1 only			Disputed		
	Debtor 2 only			Type of NONPRIORITY unsecu	ıred claim:	
	Debtor 1 and Debtor 2 only			Student loans		
	At least one of the debtors and another			Obligations arising out of a separathat you did not report as priority		
	☐ Check if this claim is for a commun	nity debt		Debts to pension or profit-sharing	n plans, and other similar debts	
	Is the claim subject to offset?			Other. Specify Medical Service	es	
	✓ No					
	Yes					

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Case number	(11)		
Case Hullipel	(IT KNOWN)		

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3.	Do any creditors have nonpriority unsecured on the No. You have nothing to report in this part. Sure Yes			
4.	nonpriority unsecured claim, list the creditor separ	ately for each cla	al order of the creditor who holds each claim. If a creditor has aim. For each claim listed, identify what type of claim it is. Do not n, list the other creditors in Part 3.If you have more than three no	list claims already
				Total claim
4.28	Hmc Group		Last 4 digits of account number 35**	
	Nonpriority Creditor's Name			\$ <u>3,355.00</u>
	29065 Clemons Rd.		When was the debt incurred? 2018	
	Number Street			
			As of the date you file, the claim is: Check all that apply.	
	Westlake OH	44145	─ ☐ Contingent	
	City State	ZIP Code	☐ Unliquidated	
	Who incurred the debt? Check one.  Debtor 1 only		☐ Disputed	
	Debtor 2 only		Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only		Student loans	
	At least one of the debtors and another		<ul> <li>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li> </ul>	
	☐ Check if this claim is for a community debt		Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?		✓ Other. Specify	
	✓ No			
	Lima Craun		<b>AD</b>	4.070.00
4.29	Hmc Group		Last 4 digits of account number 43**	\$ <u>4,073.00</u>
	Nonpriority Creditor's Name		— When was the debt incurred? 2018	
	29065 Clemons Rd.  Number Street		_	
	Number Street		As of the date you file, the claim is: Check all that apply.	
	Westlake OH	44145	Contingent	
	City State	ZIP Code	Unliquidated	
	Who incurred the debt? Check one.  Debtor 1 only		Disputed	
	Debtor 2 only		Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only		☐ Student loans ☐ Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another		that you did not report as priority claims	
	☐ Check if this claim is for a community debt		Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?		✓ Other. Specify	
	✓ No			
4.30	Yes		F.4**	
4.30	Hmc Group		Last 4 digits of account number 51**	\$ <u>403.00</u>
	Nonpriority Creditor's Name		When was the debt incurred? 2018	
	29065 Clemons Rd.  Number Street		_	
	Number Street		As of the date you file, the claim is: Check all that apply.	
	Westlake OH	44145	Contingent	
	City State Who incurred the debt? Check one.	ZIP Code	Unliquidated	
	Debtor 1 only		Disputed	
	Debtor 2 only		Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only		Student loans	
	At least one of the debtors and another		Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	☐ Check if this claim is for a community debt		Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?		✓ Other. Specify	
	✓ No			
	Yes			

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Case number (if known)	
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	3. Do any creditors have nonpriority unsecured claims against you?  No. You have nothing to report in this part. Submit this form to the court with your other schedules.  Yes				
	List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.				
					Total claim
4.31	Hmc Group  Nonpriority Creditor's Name		_ Last 4 digits of account number	07**	<sub>\$</sub> 937.00
	29065 Clemons Rd.		When was the debt incurred?	2018	¥
	Number Street				
	Westlake OH	44145	As of the date you file, the claim	is: Check all that apply.	
	City State	ZIP Code	Contingent		
	Who incurred the debt? Check one.		Unliquidated		
	Debtor 1 only		☐ Disputed		
	Debtor 2 only		Type of NONPRIORITY unsecured claim:		
	Debtor 1 and Debtor 2 only		Student loans	-P	
	☐ At least one of the debtors and another		Obligations arising out of a separathat you did not report as priority	ation agreement or divorce	
	$\square$ Check if this claim is for a community debt		Debts to pension or profit-sharing  Other. Specify		
	Is the claim subject to offset?		_ , ,		
	<b>∨</b> No				
4.00	☐ Yes Hmc Group			00**	70.00
4.32	Hille Group		· · · · · · · · · · · · · · · · · · ·	-	<u>\$76.00</u>
	Nonpriority Creditor's Name		When was the debt incurred?	2019	
	29065 Clemons Rd.				
	Number Street		As of the date you file, the claim	is: Check all that apply.	
	Westlake OH	44145	☐ Contingent  Unliquidated		
	City State Who incurred the debt? Check one.	ZIP Code	☐ Disputed		
	Debtor 1 only		Type of NONPRIORITY unsecu	rod claim:	
	Debtor 2 only		Student loans	rea ciaiiii.	
	☐ Debtor 1 and Debtor 2 only		☐ Obligations arising out of a separa	ation agreement or diverse	
	At least one of the debtors and another		that you did not report as priority		
	☐ Check if this claim is for a community debt		☐ Debts to pension or profit-sharing		
	Is the claim subject to offset?		✓ Other. Specify		
	No				
	Yes				
4.33	Hmc Group		Last 4 digits of account number	10**	\$319.00
	Nonpriority Creditor's Name		When was the debt incurred?	<u>2018</u>	*
	29065 Clemons Rd.				
	Number Street		As of the date you file, the claim	is: Check all that apply.	
	Westlake OH	44145	Contingent		
	City State	ZIP Code	☐ Unliquidated		
	Who incurred the debt? Check one.		☐ Disputed		
	☐ Debtor 1 only ☐ Debtor 2 only		Type of NONPRIORITY unsecu	red claim:	
	Debtor 1 and Debtor 2 only		Student loans		
	At least one of the debtors and another		Obligations arising out of a separate control of the separate control of	ation agreement or divorce	
	_		that you did not report as priority		
	☐ Check if this claim is for a community debt		<ul><li>□ Debts to pension or profit-sharing</li><li>☑ Other. Specify</li></ul>	plans, and other similar debts	
	Is the claim subject to offset?  No  Yes		✓ Other. Specify		

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Case number (if known)
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3.	3. Do any creditors have nonpriority unsecured claims against you?  No. You have nothing to report in this part. Submit this form to the court with your other schedules.  Yes				
	List all of your nonpriority unsecured claims in nonpriority unsecured claim, list the creditor sepaincluded in Part 1. If more than one creditor holds claims fill out the Continuation Page of Part 2.	rately for each cla	aim. For each claim listed, identify wha	it type of claim it is. Do not	list claims already
4.04	Hmc Group				Total claim
4.34	]		Last 4 digits of account number	54**	<sub>\$</sub> 160.00
	Nonpriority Creditor's Name 29065 Clemons Rd.		When was the debt incurred?	2018	<del>p</del>
	Number Street		_		
	Westlake OH	44145	As of the date you file, the claim	is: Check all that apply.	
	City State	ZIP Code	─ Contingent		
	Who incurred the debt? Check one.	2 0000	Unliquidated		
	Debtor 1 only		Disputed		
	Debtor 2 only		Type of NONPRIORITY unsecured claim:		
	Debtor 1 and Debtor 2 only		Student loans		
	At least one of the debtors and another		Obligations arising out of a separated that you did not report as priority of		
	☐ Check if this claim is for a community debt		Debts to pension or profit-sharing plans, and other similar debts		
	·		Other. Specify		
	Is the claim subject to offset?  No				
	Yes				
4.35	1 •		Last 4 digits of account number	33**	<sub>\$</sub> 614.00
				2018	¥
	Nonpriority Creditor's Name 29065 Clemons Rd.				
	Number Street		_		
			As of the date you file, the claim	is: Check all that apply.	
	Westlake OH	44145	Contingent		
	City State	ZIP Code	Unliquidated		
	Who incurred the debt? Check one.		☐ Disputed		
	✓ Debtor 1 only ☐ Debtor 2 only		Type of NONPRIORITY unsecu	red claim:	
	Debtor 1 and Debtor 2 only		Student loans		
	At least one of the debtors and another		Obligations arising out of a separa		
			that you did not report as priority of Debts to pension or profit-sharing		
	☐ Check if this claim is for a community debt		✓ Other. Specify	plane, and other omiliar dobte	
	Is the claim subject to offset?		_ ,		
	✓ No				
4.36			Land Autority of the control of	***3	
1.00	Jefferson Capital Syst		Last 4 digits of account number	_	\$ <u>2,100.00</u>
	Nonpriority Creditor's Name		When was the debt incurred?	2017	
	16 Mcleland Rd		_		
	Number Street		As of the date you file, the claim	is: Check all that apply.	
	Saint Cloud MN	56303-0000	_ <u>_</u>		
	City State	ZIP Code			
	Who incurred the debt? Check one.		Disputed		
	Debtor 1 only		Type of NONPRIORITY unsecu	red claim:	
	☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only		Student loans	iou cianni.	
	At least one of the debtors and another		<ul><li>Student loans</li><li>Obligations arising out of a separa</li></ul>	ation agreement or divorce	
	_		that you did not report as priority of		
	☐ Check if this claim is for a community debt		Debts to pension or profit-sharing	plans, and other similar debts	
	Is the claim subject to offset?		Other. Specify		
	✓ No				
	Yes				

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Case number (if known)
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D۵	 9

	Do any creditors have nonpriority unsecured  No. You have nothing to report in this part. So  Yes			
	nonpriority unsecured claim, list the creditor sepa	rately for each claim	order of the creditor who holds each claim. If a creditor has . For each claim listed, identify what type of claim it is. Do not st the other creditors in Part 3.If you have more than three no	list claims already
				Total claim
4.37	Key Bank - Port Clinton  Nonpriority Creditor's Name		Last 4 digits of account number	<sub>\$</sub> 264.50
	201 Madison Street		When was the debt incurred?	Ψ
	Number Street			
	Port Clinton OH	43452-0000	As of the date you file, the claim is: Check all that apply.	
	City State	ZIP Code	Contingent	
	Who incurred the debt? Check one.		Unliquidated	
	Debtor 1 only		Disputed	
	Debtor 2 only		Type of NONPRIORITY unsecured claim:  Student loans	
	Debtor 1 and Debtor 2 only		Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another		that you did not report as priority claims	
	☐ Check if this claim is for a community debt		Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?		✓ Other. Specify	
	No			
	Yes			
4.38	Key Pain Management and Treatment		Last 4 digits of account number	<sub>\$</sub> Unknown
	Nonpriority Creditor's Name		When was the debt incurred?	
	P.O. Box 933010			
	Number Street			
			As of the date you file, the claim is: Check all that apply.	
	Cleveland OH	44193-0000	Contingent	
	City State	ZIP Code	Unliquidated	
	Who incurred the debt? Check one.  Debtor 1 only		☐ Disputed	
	Debtor 2 only		Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only		Student loans	
	☐ At least one of the debtors and another		Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	☐ Check if this claim is for a community debt		Debts to pension or profit-sharing plans, and other similar debts	
	·		Other. Specify Medical Services	
	Is the claim subject to offset?			
	Yes			
4.39	Midland Funding		Last 4 digits of account number ****	
			_	\$ <u>1,381.00</u>
	Nonpriority Creditor's Name		When was the debt incurred? 2016	
	2365 Northside Drive			
	Number Street Suite 300		As of the date you file, the claim is: Check all that apply.	
	San Diego CA	92108-0000	Contingent	
	City State Who incurred the debt? Check one.	ZIP Code	☐ Unliquidated	
	Debtor 1 only		Disputed	
	Debtor 2 only		Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only		☐ Student loans	
	At least one of the debtors and another		Obligations arising out of a separation agreement or divorce	
	☐ Check if this claim is for a community debt		that you did not report as priority claims	
	•		☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Other. Specify	
	Is the claim subject to offset?  No  Yes			

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Case number (if known)
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3.	Do any creditors have nonpriority una No. You have nothing to report in the Yes				
4.	nonpriority unsecured claim, list the cred	ditor sepa ditor holds	rately for each cla	al order of the creditor who holds each claim. If a creditor has im. For each claim listed, identify what type of claim it is. Do not a, list the other creditors in Part 3.If you have more than three no	: list claims already
	-				Total claim
4.40				Last 4 digits of account number	s 305.00
	Nonpriority Creditor's Name P.O. Box 1409			When was the debt incurred?	\$ <u>000.00</u>
	Number Street			_	
				As of the date you file the plains in Obselve II that such	
	Marksville	LA	71351-0000	As of the date you file, the claim is: Check all that apply.	
	City	State	ZIP Code	<ul><li>─ ☐ Contingent</li><li>☐ Unliquidated</li></ul>	
	Who incurred the debt? Check one.			☐ Unliquidated ☐ Disputed	
	Debtor 1 only			Type of NONPRIORITY unsecured claim:	
	Debtor 2 only			Student loans	
	Debtor 1 and Debtor 2 only			Obligations arising out of a separation agreement or divorce	
	☐ At least one of the debtors and another			that you did not report as priority claims	
	☐ Check if this claim is for a commu	nity debt		<ul> <li>□ Debts to pension or profit-sharing plans, and other similar debts</li> <li>☑ Other. Specify</li> </ul>	
	Is the claim subject to offset?			Other. Specify	
	<b>✓</b> No				
	Yes				
4.4 <sup>-</sup>	NOMS Healthcare			Last 4 digits of account number	\$ Unknown
	Nonpriority Creditor's Name			When was the debt incurred?	
	PO Box 378			_	
	Number Street			As of the date you file, the claim is: Check all that apply.	
				Contingent	
	Sandusky	OH State	44870 ZIP Code	Unliquidated	
	Who incurred the debt? Check one.	State	ZIP Code	☐ Disputed	
	Debtor 1 only			Type of NONPRIORITY unsecured claim:	
	Debtor 2 only			☐ Student loans	
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another			Obligations arising out of a separation agreement or divorce	
	_			that you did not report as priority claims	
	☐ Check if this claim is for a commun	nity debt		<ul> <li>□ Debts to pension or profit-sharing plans, and other similar debts</li> <li>☑ Other. Specify Medical Services</li> </ul>	
	Is the claim subject to offset?			Culoi. opesity	
	No Yes				
4.42				Last 4 digits of account number 5360	
7.72	Nicholas Financial Inc				<sub>\$</sub> Unknown
	Nonpriority Creditor's Name			When was the debt incurred? 2009	
	2454 Mcmullen Booth Bldg			_	
	Number Street			As of the date you file, the claim is: Check all that apply.	
	Clearwater	FL	33759	Contingent	
	City	State	ZIP Code	Unliquidated	
	Who incurred the debt? Check one.  Debtor 1 only			☐ Disputed	
	Debtor 1 only  Debtor 2 only			Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only			Student loans	
	At least one of the debtors and another			☐ Obligations arising out of a separation agreement or divorce	
	☐ Check if this claim is for a commu	nity dobt		that you did not report as priority claims	
		my debt		<ul> <li>□ Debts to pension or profit-sharing plans, and other similar debts</li> <li>□ Other. Specify</li> </ul> Credit Card Debt	
	Is the claim subject to offset?			Cities. opcony	
	Yes				

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Case number (if known)	
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	Do any creditors have nonpriority unsecured on the No. You have nothing to report in this part. Sure Yes			
	nonpriority unsecured claim, list the creditor separ	ately for each clai	order of the creditor who holds each claim. If a creditor has m. For each claim listed, identify what type of claim it is. Do not list the other creditors in Part 3.If you have more than three no	list claims already
				Total claim
4.43	Northern Ohio Foot and Ankle		Last 4 digits of account number	<sub>s</sub> Unknown
	Nonpriority Creditor's Name		When was the debt incurred?	\$ OTIKHOWIT
	368 Milan Ave.  Number Street		when was the dest incurred:	
	Ste. A.		_	
	Norwalk OH	44857	As of the date you file, the claim is: Check all that apply.	
	City State	ZIP Code	Contingent	
	Who incurred the debt? Check one.		☐ Unliquidated	
	Debtor 1 only		☐ Disputed	
	Debtor 2 only		Type of NONPRIORITY unsecured claim:  Student loans	
	Debtor 1 and Debtor 2 only		☐ Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another		that you did not report as priority claims	
	☐ Check if this claim is for a community debt		Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?		☑ Other. Specify Medical Services	
	✓ No			
	Yes			
4.44	Ottawa County Riverview Healthcare Campus		Last 4 digits of account number	\$ <u>285.63</u>
	Nonpriority Creditor's Name		When was the debt incurred?	
	8180 W. State Rt. 163			
	Number Street		As of the date you file, the claim is: Check all that apply.	
	Oak Harbor OH City State	43449	☐ Contingent  ☐ Unliquidated	
	City State Who incurred the debt? Check one.	ZIP Code	☐ Disputed	
	Debtor 1 only		Type of NONPRIORITY unsecured claim:	
	Debtor 2 only		☐ Student loans	
	Debtor 1 and Debtor 2 only		Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another		that you did not report as priority claims	
	☐ Check if this claim is for a community debt		<ul> <li>□ Debts to pension or profit-sharing plans, and other similar debts</li> <li>□ Other. Specify Medical Services</li> </ul>	
	Is the claim subject to offset?		Suisi. Opesing	
	✓ No Yes			
4.45	Paramount Insurance Co		Look dedicate of consumban	
			Last 4 digits of account number	\$ <u>2,442.80</u>
	Nonpriority Creditor's Name		When was the debt incurred?	
	1901 indian Wood Circle  Number Street		-	
	Number Street		As of the date you file, the claim is: Check all that apply.	
	Maumee OH	43537	Contingent	
	City State Who incurred the debt? Check one.	ZIP Code	☐ Unliquidated	
	Debtor 1 only		Disputed	
	Debtor 2 only		Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only		☐ Student loans	
	At least one of the debtors and another		Obligations arising out of a separation agreement or divorce	
	☐ Check if this claim is for a community debt		that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?		Other. Specify Medical Services	
	✓ No			
	Yes			

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Case number (	(if known)		

3.	Do any creditors have nonpriority unsecured on the No. You have nothing to report in this part. Sure Yes			
	nonpriority unsecured claim, list the creditor separ	ately for each claim	order of the creditor who holds each claim. If a creditor has a For each claim listed, identify what type of claim it is. Do not set the other creditors in Part 3.If you have more than three no	list claims already
				Total claim
4.46	Portfolio Recov Assoc			
1. 10	Nonpriority Creditor's Name		Last 4 digits of account number 5975	<sub>\$</sub> 458.00
	120 Corporate Blvd Ste 1		When was the debt incurred? 2017	
	Number Street			
	Norfolk VA	22502	As of the date you file, the claim is: Check all that apply.	
	Norfolk VA City State	ZIP Code	☐ Contingent	
	Who incurred the debt? Check one.	211 0000	Unliquidated	
	Debtor 1 only		☐ Disputed	
	Debtor 2 only		Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only		Student loans	
	At least one of the debtors and another		Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	☐ Check if this claim is for a community debt		Debts to pension or profit-sharing plans, and other similar debts	
			✓ Other. Specify	
	Is the claim subject to offset?			
	Yes			
4.47	Precision Radiology		Last 4 digits of account number	<sub>\$</sub> 280.80
			When was the debt incurred?	*
	Nonpriority Creditor's Name 10567 Sawmill Pkwy Suite 100			
	Number Street			
			As of the date you file, the claim is: Check all that apply.	
	Powell OH	43065-6671	☐ Contingent	
	City State	ZIP Code	Unliquidated	
	Who incurred the debt? Check one.  Debtor 1 only		☐ Disputed	
	Debtor 2 only		Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only		Student loans	
	☐ At least one of the debtors and another		<ul> <li>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li> </ul>	
	☐ Check if this claim is for a community debt		Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?		☑ Other. Specify Medical Services	
	No			
	Yes			
4.48	Precision Radiology		Last 4 digits of account number	
			When was the debt incurred?	\$Unknown
	Nonpriority Creditor's Name 10567 Sawmill Pkwy Suite 100		when was the dept incurred:	
	Number Street			
			As of the date you file, the claim is: Check all that apply.	
	Powell OH	43065-6671	☐ Contingent	
	City State Who incurred the debt? Check one.	ZIP Code	☐ Unliquidated	
	Debtor 1 only		Disputed	
	Debtor 2 only		Type of NONPRIORITY unsecured claim:	
	☐ Debtor 1 and Debtor 2 only		☐ Student loans	
	At least one of the debtors and another		Obligations arising out of a separation agreement or divorce	
	☐ Check if this claim is for a community debt		that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?		Debts to pension of profit-sharing plans, and other similar debts  Medical Services	
	✓ No			
	Yes			

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Case number (if known)	

3.	Do any creditors have nonpriority unsecured on the No. You have nothing to report in this part. Sure Yes	= -		
4.	nonpriority unsecured claim, list the creditor separate	rately for each claim	order of the creditor who holds each claim. If a creditor has not each claim listed, identify what type of claim it is. Do not ist the other creditors in Part 3.If you have more than three no	: list claims already
				Total claim
4.49	ProMedica Home Infusion			
	Nonpriority Creditor's Name		Last 4 digits of account number	<sub>\$</sub> 64.56
	PO Box 636481		When was the debt incurred?	
	Number Street	· · · · · · · · · · · · · · · · · · ·		
			As of the date year file the plains in Observal all that are by	
	Cincinnati	45263	As of the date you file, the claim is: Check all that apply.	
	City State	ZIP Code	Contingent	
	Who incurred the debt? Check one.		Unliquidated	
	Debtor 1 only		☐ Disputed  Type of NONPRIORITY unsecured claim:	
	Debtor 2 only		Student loans	
	Debtor 1 and Debtor 2 only		☐ Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another		that you did not report as priority claims	
	☐ Check if this claim is for a community debt		Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?		Other Specify Medical Services	
	✓ No			
	Yes			
4.50	Progressive Financial Services		Last 4 digits of account number	\$ <u>2,221.89</u>
	Nonpriority Creditor's Name		When was the debt incurred?	
	P.O. Box 22083			
	Number Street		As of the date you file, the claim is: Check all that apply.	
	Tempe AZ	85285-0000	Contingent	
	City State Who incurred the debt? Check one.	ZIP Code	Unliquidated	
	Debtor 1 only		☐ Disputed  Type of NONPRIORITY unsecured claim:	
	☐ Debtor 2 only		Student loans	
	Debtor 1 and Debtor 2 only		Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another		that you did not report as priority claims	
	☐ Check if this claim is for a community debt		Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?		Other. Specify	
	✓ No			
	Yes			
4.51	Radiology Services of Ohio		Last 4 digits of account number	20.00
	Nonpriority Creditor's Name		When was the debt incurred?	\$38.00
	PO Box 3261			
	Number Street			
			As of the date you file, the claim is: Check all that apply.	
	Indianapolis IN	46206	Contingent	
	City State Who incurred the debt? Check one.	ZIP Code	Unliquidated	
	Debtor 1 only		☐ Disputed	
	Debtor 2 only		Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only		Student loans	
	At least one of the debtors and another		Obligations arising out of a separation agreement or divorce	
	☐ Check if this claim is for a community debt		that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?		Other. Specify Medical Services	
	✓ No			
	Yes			

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Case number (if known)
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3.	Do any creditors have nonpriority unsecured on the No. You have nothing to report in this part. Sure Yes			
	nonpriority unsecured claim, list the creditor separ	ately for each cla	I order of the creditor who holds each claim. If a cim. For each claim listed, identify what type of claim i, list the other creditors in Part 3.If you have more that	t is. Do not list claims already
				Total claim
4.52	Receivable Recovery Pa		_ Last 4 digits of account number 6759	
	Nonpriority Creditor's Name			\$ <u>165.00</u>
	1600 S Franklin Rd		When was the debt incurred? 2015	
	Number Street			
			As of the date you file, the claim is: Check all that	apply.
	Indianapolis IN City State	46239 ZIP Code	- Contingent	
	Who incurred the debt? Check one.	ZIF Code	Unliquidated	
	Debtor 1 only		☐ Disputed	
	Debtor 2 only		Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only		<ul><li>☐ Student loans</li><li>☐ Obligations arising out of a separation agreement or</li></ul>	r divorce
	At least one of the debtors and another		that you did not report as priority claims	
	$\square$ Check if this claim is for a community debt		<ul> <li>□ Debts to pension or profit-sharing plans, and other s</li> <li>☑ Other. Specify</li> </ul>	similar debts
	Is the claim subject to offset?		Other: Specify	
	<b>✓</b> No			
1 50	Yes Receivable Recovery Pa			\$ 200.00
4.53	Tioosivasio Tioosvoi, Ta		Last 4 digits of account number 1092  — When was the debt incurred? 2013	\$200.00
	Nonpriority Creditor's Name 1600 S Franklin Rd		— When was the dept incurred: 2010	
	Number Street		_	
			As of the date you file, the claim is: Check all that	apply.
	Indianapolis IN	46239	Contingent	
	City State Who incurred the debt? Check one.	ZIP Code	─ ☐ Unliquidated ☐ Disputed	
	Debtor 1 only		Type of NONPRIORITY unsecured claim:	
	Debtor 2 only		Student loans	
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another		Obligations arising out of a separation agreement of	r divorce
			that you did not report as priority claims  Debts to pension or profit-sharing plans, and other s	similar dehts
	☐ Check if this claim is for a community debt		<ul> <li>Other. Specify</li> </ul>	minu debis
	Is the claim subject to offset?			
	Yes			
4.54	Receivable Recovery Pa		Last 4 digits of account number 3365	150.00
	Nonpriority Creditor's Name		When was the debt incurred? 2018	\$ <u>150.00</u>
	1600 S Franklin Rd			
	Number Street		A of the data was file the alaim in Oberland will be	
	Indian analia INI	40000	As of the date you file, the claim is: Check all that	арріу.
	Indianapolis IN City State	46239 ZIP Code	_ Contingent	
	Who incurred the debt? Check one.		☐ Unliquidated ☐ Disputed	
	☑ Debtor 1 only ☐ Debtor 2 only		Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only		☐ Student loans	
	At least one of the debtors and another		☐ Obligations arising out of a separation agreement of	r divorce
	☐ Check if this claim is for a community debt		that you did not report as priority claims  Debts to pension or profit-sharing plans, and other s	similar dehts
	Is the claim subject to offset?		Other. Specify	Armai debie
	✓ No			
	Yes			

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Reuben J Garlock First Name Middle Name

Case number (if known)	

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### List All of Your NONPRIORITY Unsecured Claims

Last Name

3.	Do any creditors have nonpriority unsecured  No. You have nothing to report in this part. S  Yes	•			
	List all of your nonpriority unsecured claims nonpriority unsecured claim, list the creditor septincluded in Part 1. If more than one creditor hold claims fill out the Continuation Page of Part 2.	arately for each clai	im. For each claim listed, identify wh	at type of claim it is. Do not	list claims already
					Total claim
4.55	Receivable Recovery Pa  Nonpriority Creditor's Name		_ Last 4 digits of account number	9018	<sub>\$</sub> 517.00
	1600 S Franklin Rd		When was the debt incurred?	2015	Ψ
	Number Street		-		
			_		
	Indianapolis IN	46239	As of the date you file, the claim	is: Check all that apply.	
	City State	ZIP Code	- Contingent		
	Who incurred the debt? Check one.		Unliquidated		
	Debtor 1 only		☐ Disputed		
	Debtor 2 only		Type of NONPRIORITY unsect	ured claim:	
	Debtor 1 and Debtor 2 only		Student loans		
	At least one of the debtors and another		Obligations arising out of a sepa that you did not report as priority	ration agreement or divorce	
	☐ Check if this claim is for a community debt		Debts to pension or profit-sharin		
	•		Other. Specify		
	Is the claim subject to offset?				
	Yes				
4.56	D : 1 D D		Last 4 digits of account number	2764	\$80.00
7.50	ĺ		<ul> <li>When was the debt incurred?</li> </ul>	2016	\$ <u>00.00</u>
	Nonpriority Creditor's Name		— When was the debt incurred?	2010	
	1600 S Franklin Rd		_		
	Number Street		As of the date you file, the claim	is: Check all that apply.	
			Contingent		
	Indianapolis IN City State	46239 ZIP Code	Unliquidated		
	Who incurred the debt? Check one.	ZIP Code	☐ Disputed		
	✓ Debtor 1 only		Type of NONPRIORITY unsect	ured claim:	
	Debtor 2 only		☐ Student loans		
	Debtor 1 and Debtor 2 only		Obligations arising out of a sepa	ration agreement or divorce	
	At least one of the debtors and another		that you did not report as priority		
	☐ Check if this claim is for a community debt		Debts to pension or profit-sharin	g plans, and other similar debts	
	Is the claim subject to offset?		Other. Specify		
	✓ No				
	Yes				
4.57	Receivable Recovery Pa		Last 4 digits of account number	4351	\$388.00
	Nonpriority Creditor's Name		When was the debt incurred?	2018	\$ <u>000.00</u>
	1600 S Franklin Rd				
	Number Street		_		
			As of the date you file, the claim	is: Check all that apply.	
	Indianapolis IN City State	46239 ZIP Code	_ Contingent		
	Who incurred the debt? Check one.	ZIF Code	Unliquidated		
	Debtor 1 only		Disputed		
	Debtor 2 only		Type of NONPRIORITY unsecu	ured claim:	
	Debtor 1 and Debtor 2 only		Student loans		
	At least one of the debtors and another		Obligations arising out of a sepa		
	☐ Check if this claim is for a community debt		that you did not report as priority  Debts to pension or profit-sharin		
	Is the claim subject to offset?		Other Specify		
	✓ No ☐ Yes				

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Case number (if known	)

	Do any creditors have nonpriority un  No. You have nothing to report in the Yes		•			
	List all of your nonpriority unsecured nonpriority unsecured claim, list the crecincluded in Part 1. If more than one crecolaims fill out the Continuation Page of F	ditor sepa ditor holds	rately for each claim	n. For each claim listed, identify wh	at type of claim it is. Do not	list claims already
						Total claim
4.58				Last 4 digits of account number	4922	<sub>\$</sub> 351.00
	Nonpriority Creditor's Name 1600 S Franklin Rd			When was the debt incurred?	2015	\$
	Number Street					
				As of the date you file, the claim	is: Check all that apply.	
	Indianapolis	IN	46239	_	- 101 011001 an 11101 app	
	City	State	ZIP Code	☐ Contingent☐ Unliquidated		
	Who incurred the debt? Check one.			☐ Disputed		
	Debtor 1 only			Type of NONPRIORITY unsec	ured claim:	
	Debtor 2 only			Student loans		
	Debtor 1 and Debtor 2 only  At least one of the debtors and another			Obligations arising out of a sepa	ration agreement or divorce	
				that you did not report as priority  Debts to pension or profit-sharin		
	☐ Check if this claim is for a commun	nity debt		Other. Specify	g pians, and other similar debts	
	Is the claim subject to offset?					
	<b>✓</b> No					
	Yes				1001	00.00
4.59	Receivable Recovery Pa			Last 4 digits of account number		<u>\$22.00</u>
	Nonpriority Creditor's Name			When was the debt incurred?	2013	
	1600 S Franklin Rd					
	Number Street			As of the date you file, the clain	is: Check all that apply.	
			<del> </del>	☐ Contingent	,	
	Indianapolis City	IN State	46239 ZIP Code	Unliquidated		
	Who incurred the debt? Check one.	State	ZIP Code	Disputed		
	Debtor 1 only			Type of NONPRIORITY unsec	ured claim:	
	Debtor 2 only			Student loans		
	Debtor 1 and Debtor 2 only  At least one of the debtors and another			Obligations arising out of a sepa	ration agreement or divorce	
	At least one of the debtors and another			that you did not report as priority		
	☐ Check if this claim is for a commu	nity debt		☐ Debts to pension or profit-sharin☐ Other. Specify	g plans, and other similar debts	
	Is the claim subject to offset?			Other. Specify		
	No					
4.00	Yes				4070	
4.60	Receivable Recovery Pa			Last 4 digits of account number	4670	<sub>\$</sub> 335.00
	Nonpriority Creditor's Name			When was the debt incurred?	2015	*
	1600 S Franklin Rd					
	Number Street			As of the data way file the electron	ie. Ob sale all that areals	
	In diagonalia	INI	40000	As of the date you file, the claim	i is. Check all that apply.	
	Indianapolis City	State	46239 ZIP Code	Contingent		
	Who incurred the debt? Check one.	Oldio	2 0000	Unliquidated		
	Debtor 1 only			Disputed	unad alaber:	
	Debtor 2 only			Type of NONPRIORITY unsec	urea ciaim:	
	Debtor 1 and Debtor 2 only  At least one of the debtors and another			Student loans	ration agreement as disease	
				Obligations arising out of a sepa that you did not report as priority		
	☐ Check if this claim is for a commu	nity debt		☐ Debts to pension or profit-sharin		
	Is the claim subject to offset?			Other. Specify		
	<b>✓</b> No					
	Yes					

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Case number	(if known)		

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	Do any creditors have nonpriority unsecured on the No. You have nothing to report in this part. Sure Yes			
4.	nonpriority unsecured claim, list the creditor separ	ately for each claim.	rder of the creditor who holds each claim. If a creditor has For each claim listed, identify what type of claim it is. Do not at the other creditors in Part 3.If you have more than three no	list claims already
				Total claim
4.61	Sprint		Last 4 digits of account number	1 600 10
	Nonpriority Creditor's Name		When was the debt incurred?	\$ 1,689.13
	ATTN: Bankruptcy Dept.  Number Street		when was the dept incurred?	
	P.O. Box 7949			
	Shawnee Mission KS	66207	As of the date you file, the claim is: Check all that apply.	
	City State	ZIP Code	Contingent	
	Who incurred the debt? Check one.		Unliquidated	
	Debtor 1 only		Disputed	
	Debtor 2 only		Type of NONPRIORITY unsecured claim:  Student loans	
	Debtor 1 and Debtor 2 only		☐ Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another		that you did not report as priority claims	
	☐ Check if this claim is for a community debt		Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?		Other. Specify Telephone / Internet services	
	✓ No			
	Yes			
4.62	State Collection and Recovery Services		Last 4 digits of account number	\$ <u>1,032.74</u>
	Nonpriority Creditor's Name		When was the debt incurred?	
	P.O. Box 767			
	Number Street		As of the date you file, the claim is: Check all that apply.	
			_	
	Sandusky OH	44871-0767	☐ Contingent ☐ Unliquidated	
	City State Who incurred the debt? Check one.	ZIP Code	☐ Disputed	
	☑ Debtor 1 only		Type of NONPRIORITY unsecured claim:	
	Debtor 2 only		Student loans	
	Debtor 1 and Debtor 2 only		☐ Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another		that you did not report as priority claims	
	☐ Check if this claim is for a community debt		☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Other. Specify	
	Is the claim subject to offset?		Other. Specify	
	✓ No			
4.63	Yes			
7.00	The Bellevue Hospital		Last 4 digits of account number	\$ <u>1,683.00</u>
	Nonpriority Creditor's Name		When was the debt incurred?	
	1400 W Main St			
	Number Street		As of the date you file, the claim is: Check all that apply.	
	Bellevue OH	44811	☐ Contingent	
	City State Who incurred the debt? Check one.	ZIP Code	☐ Unliquidated	
	Debtor 1 only		Disputed	
	Debtor 2 only		Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only		☐ Student loans	
	At least one of the debtors and another		Obligations arising out of a separation agreement or divorce	
	☐ Check if this claim is for a community debt		that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?		Debts to pension or profit-snaring plans, and other similar debts  Other. Specify  Medical Services	
	✓ No			
	Yes			

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Case number (if known	)

Part 2:			
rail 2.	Вα	_	о.
		п.	∠.

	Do any creditors have nonpriority unsecured claims against you?  No. You have nothing to report in this part. Submit this form to the court with your other schedules.  Yes				
	nonpriority unsecured claim, list the creditor separ	ately for each clain	order of the creditor who holds each claim. If a creditor has m. For each claim listed, identify what type of claim it is. Do not list the other creditors in Part 3.If you have more than three no	list claims already	
1.64	Us Bank - Port Clinton		0005	Total claim	
1.0 1	Nonpriority Creditor's Name		_ Last 4 digits of account number 6825	<sub>\$</sub> 1,294.04	
	142 E. Second St.		When was the debt incurred?	*	
	Number Street				
	Port Clinton OH	42452	As of the date you file, the claim is: Check all that apply.		
	City State	ZIP Code	Contingent		
	,	Zii Gode	☐ Unliquidated		
	Who incurred the debt? Check one.		☐ Disputed		
	Debtor 1 only		Type of NONPRIORITY unsecured claim:		
	☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only		☐ Student loans		
	At least one of the debtors and another		Obligations arising out of a separation agreement or divorce		
			that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts		
	☐ Check if this claim is for a community debt		✓ Other. Specify		
	Is the claim subject to offset?		Callett. Opening		
	✓ No				
	Yes				
			Last 4 digits of account number	\$	
	Nonpriority Creditor's Name		When was the debt incurred?		
	, ,				
	Number Street		As of the date you file, the claim is: Check all that apply.		
			Contingent		
	City State Who incurred the debt? Check one.	ZIP Code	Unliquidated		
	Debtor 1 only		Disputed		
	Debtor 2 only		Type of NONPRIORITY unsecured claim:		
	☐ Debtor 1 and Debtor 2 only		Student loans		
	At least one of the debtors and another		<ul> <li>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li> </ul>		
	☐ Check if this claim is for a community debt		Debts to pension or profit-sharing plans, and other similar debts		
	·		Other. Specify		
	Is the claim subject to offset?				
	Yes				
			Last 4 divite of account number		
			Last 4 digits of account number	\$	
	Nonpriority Creditor's Name		When was the debt incurred?		
	Number Street		-		
			As of the date you file, the claim is: Check all that apply.		
			Contingent		
	City State	ZIP Code	Unliquidated		
	Who incurred the debt? Check one.  Debtor 1 only		☐ Disputed		
	Debtor 1 only Debtor 2 only		Type of NONPRIORITY unsecured claim:		
	Debtor 1 and Debtor 2 only		Student loans		
	At least one of the debtors and another		Obligations arising out of a separation agreement or divorce		
			that you did not report as priority claims		
	☐ Check if this claim is for a community debt		Debts to pension or profit-sharing plans, and other similar debts		
	Is the claim subject to offset?		Other. Specify		
	No				
	Yes				

Reuben J Garlock
First Name Middle Name Last Name

Case number (if known)\_\_\_\_\_

Part 3:

### List Others to Be Notified About a Debt That You Already Listed

Line 4.46 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims    Part 2: Creditors with Nonpriority Unsecured Claims   Part 2: Creditors with Nonpriority Unsecured Claims   Part 3: Creditors with Nonpriority Unsecured Claims   Part 4: Creditors with Nonpriority Unsecured Claims   Part 5: Creditors with Nonpriority Unsecured Claims   Part 7: Creditors wit	0 11 10			
Line 4.46 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims    Part 2: Creditors with Nonpriority Unsecured Claims	Capital One			On which entry in Part 1 or Part 2 did you list the original creditor?
Last 4 digits of account number    Part 2: Creditors with Nonpriority Unsecured Claims   Part 1: Creditors with Nonpriority Unsecured Claims   Part 2: Creditors with Nonpriority Unsecured Claims   Part 3: Creditors with Nonpriority Unsecured Claims   Part 2: Creditors with Nonpriority Unsecured Claims   Part 3: Creditors with Nonpriority Unsecured Claims   Part 4: Creditors with Nonpriority Unsecured Claims   Part 5: Credi				1.16 (20) (1.17)
Salt Lake City UT 84130-00  Thy State ZiP Code  Commodors Perry Fou State ZiP Code  Commodors Perry Fou State ZiP Code  Total Virginian Rd  Last 4 digits of account number  Claims  Claims				
Sale Last 4 digits of account number 6304    Claims   Cla	Number Street			Part 2: Creditors with Nonpriority Unsecured Cla
On which entry in Part 1 or Part 2 did you list the original creditor?  Line 4.14 of (Check one): □ Part 1: Creditors with Priority Unsecured Claims  Last 4 digits of account number 6305  On which entry in Part 1 or Part 2 did you list the original creditor?  Line 4.14 of (Check one): □ Part 1: Creditors with Priority Unsecured Claims  Last 4 digits of account number 6305  On which entry in Part 1 or Part 2 did you list the original creditor?  Line 4.14 of (Check one): □ Part 1: Creditors with Priority Unsecured Claims  Last 4 digits of account number 6301  On which entry in Part 1 or Part 2 did you list the original creditor?  Line 4.14 of (Check one): □ Part 1: Creditors with Priority Unsecured Claims  Last 4 digits of account number 6301  On which entry in Part 1 or Part 2 did you list the original creditor?  Line 4.14 of (Check one): □ Part 1: Creditors with Priority Unsecured Claims  Last 4 digits of account number 6304  On which entry in Part 1 or Part 2 did you list the original creditor?  Line 4.10 of (Check one): □ Part 1: Creditors with Priority Unsecured Claims  Last 4 digits of account number 6304  On which entry in Part 1 or Part 2 did you list the original creditor?  Line 4.10 of (Check one): □ Part 1: Creditors with Priority Unsecured Claims  Last 4 digits of account number  On which entry in Part 1 or Part 2 did you list the original creditor?  Line 4.10 of (Check one): □ Part 1: Creditors with Priority Unsecured Claims  Claims  Claims  Claims  Claims  Last 4 digits of account number  On which entry in Part 1 or Part 2 did you list the original creditor?  Line 4.10 of (Check one): □ Part 1: Creditors with Priority Unsecured Claims  Claims  Claims  Claims  Claims  Last 4 digits of account number  On which entry in Part 1 or Part 2 did you list the original creditor?  Line 4.10 of (Check one): □ Part 1: Creditors with Priority Unsecured Claims  Claims  Claims  Last 4 digits of account number  On which entry in Part 1	Salt Lake City			Last 4 digits of account number
Line 4.14 of (Check one)   Part 1: Creditors with Priority Unsecured Claims    Part 2: Creditors with Priority Unsecured Claims   Part 2: Creditors with Nonpriority Unsecured Claims   Part 2: Creditors with Priority Unsecured Claims   Part 2: Creditors with Nonpriority Unsecured Claims   Part 2: Creditors with Priority Unsecured Claims   Part 2: Creditors with Nonpriority Unsecured Claims   Part 2: Creditors with Nonpriority Unsecured Claims   Part 2: Creditors with Priority Unsecured Claims   Part 2: Creditors with Nonpriority Unsecured Claims   Part 2: Creditors with Priority Unsecured Claims   Part 2: Creditors with Nonpriority Unsecured Cl	•	Clute	Zii Oodo	
Line 4.14 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims				On which entry in Part 1 or Part 2 did you list the original creditor?
Part 2: Creditors with Nonpriority Unsecured				Line 4.14 of (Check one):  Part 1: Creditors with Priority Unsecured Claims
Claims    Claims   Cl				
Commodore Perry Fcu   State   ZIP Code   Cod				
Commodore Perry Fcu   State   ZIP Code   Cod	Port Clinton	OH	43452	6305
Line 4.14 of (Check one): Part 1: Creditors with Priority Unsecured Claims    Part 2: Creditors with Nonpriority Unsecured Claims	City			Last 4 digits of account number
Line 4.14 of (Check one): Part 1: Creditors with Priority Unsecured Claims    Part 2: Creditors with Nonpriority Unsecured Claims	Commodore Perry Fcu			On which entry in Part 1 or Part 2 did you list the original creditor?
Part 2: Creditors with Nonpriority Unsecured Claims   C	Name			On which that y in Fart 1 of Fart 2 did you list the original creditor?
Part 2: Creditors with Nonpriority Unsecured Claims   C	1711 W Fremont Rd			Line 4.14 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims
Claims  Last 4 digits of account number 6301  Claims  Last 4 digits of account number 6301  On which entry in Part 1 or Part 2 did you list the original creditor?  Line 4.14 of (Check one): □ Part 1: Creditors with Priority Unsecured Claims  Port Clinton OH 43452  Last 4 digits of account number 6304  Line 4.14 of (Check one): □ Part 1: Creditors with Priority Unsecured Claims  Last 4 digits of account number 6304  Claims  Last 4 digits of account number 6304  Claims  Last 4 digits of account number 6304  Line 4.10 of (Check one): □ Part 1: Creditors with Nonpriority Unsecured Claims  Last 4 digits of account number  Claims  Last 4 digits of account number  Claims  Last 4 digits of account number  On which entry in Part 1 or Part 2 did you list the original creditor?  Line 4.25 of (Check one): □ Part 1: Creditors with Priority Unsecured Claims  □ Part 2: Creditors with Nonpriority Unsecured Claims  □ Part 2: Creditors with Nonpr	Number Street			
Commodore Perry Fcu  Commodore Perry In Part 1 or Part 2 did you list the original creditor?  Commodore Perry Perroder  Commodore Perry Perroder  Claims  Commodore Perry Perroder  Claims  Commodore Perry Perroder Claims  Commodore Perry Perroder  Claims  Commodore Perry Perroder  Claims  Commodore Perry Perroder  Claims  Commodore Perry Perroder Perroder Perroder Perroder  Claims  Commodore Perry Perroder Perroder Perroder Perroder  Claims  Commodore Perroder Perroder Perroder Perroder Perroder  Claims  Commodore Perroder  Commodore Perroder Perroder Perroder Perroder Per				· · ·
Commodore Perry Fcu  Commodore Perry In Part 1 or Part 2 did you list the original creditor?  Commodore Perry Perroder  Commodore Perry Perroder  Claims  Commodore Perry Perroder  Claims  Commodore Perry Perroder Claims  Commodore Perry Perroder  Claims  Commodore Perry Perroder  Claims  Commodore Perry Perroder  Claims  Commodore Perry Perroder Perroder Perroder Perroder  Claims  Commodore Perry Perroder Perroder Perroder Perroder  Claims  Commodore Perroder Perroder Perroder Perroder Perroder  Claims  Commodore Perroder  Commodore Perroder Perroder Perroder Perroder Per	Port Clinton	ОН	43452	Last 4 digits of account number 6301
Line 4.14 of (Check one): Part 1: Creditors with Priority Unsecured Claims    Part 2: Creditors with Nonpriority Unsecured Claims	City			Last 4 digits of account number
Line 4.14 of (Check one): Part 1: Creditors with Priority Unsecured Claims    Part 2: Creditors with Nonpriority Unsecured Claims	Commodore Perry Fcu			On which entry in Part 1 or Part 2 did you list the original creditor?
Claims   C	Name			
Claims  Claims  Claims  Last 4 digits of account number 6304  Last 4 digits of account number 6304  Claims  Last 4 digits of account number 6304  Claims  Last 4 digits of account number 6304  Claims  Line 4.10 of (Check one): Part 1: Creditors with Priority Unsecured Claims  Part 2: Creditors with Nonpriority Unsecured Claims	1711 W Fremont Rd			Line 4.14 of (Check one): Part 1: Creditors with Priority Unsecured Claims
Port Clinton OH 43452    Cliny State   ZIP Code	Number Street			
Cincinnati OH 45263  Cincinnati OH 45263-08:				Claims
First Credit Inc.  On which entry in Part 1 or Part 2 did you list the original creditor?  Line 4.10 of (Check one): □ Part 1: Creditors with Priority Unsecured Claims	Port Clinton	OH	43452	Last 4 digits of account number 6304
Line 4.10 of (Check one): Part 1: Creditors with Priority Unsecured Claims  Cincinnati OH 45263  Cincinnati OH 45263  City State ZIP Code  First National Collection Bureau, Inc.  Iame  50 W. Liberty St. Suite 250  Iumber Street	City	State	ZIP Code	Last 1 digits of associate number
Line 4.10 of (Check one): Part 1: Creditors with Priority Unsecured Claims  Claims  Claims  Claims  Claims  Claims  Claims  Claims  Last 4 digits of account number  Street  On which entry in Part 1 or Part 2 did you list the original creditor?  Line 4.25 of (Check one): Part 1: Creditors with Priority Unsecured Claims  Line 4.25 of (Check one): Part 1: Creditors with Priority Unsecured Claims  Claims  Claims  Last 4 digits of account number  Claims  Line 4.25 of (Check one): Part 1: Creditors with Priority Unsecured Claims  Claims  Claims  Claims  Claims  Claims  Claims  Claims  On which entry in Part 1 or Part 2 did you list the original creditor?  Claims	First Credit Inc.			On which entry in Part 1 or Part 2 did you list the original creditor?
Claims	Name			, , ,
Claims	PO Box 630838			Line 4.10 of (Check one): Part 1: Creditors with Priority Unsecured Claims
Cincinnati OH 45263 City State ZIP Code  First National Collection Bureau, Inc.  Iame  50 W. Liberty St. Suite 250  Iumber Street  On which entry in Part 1 or Part 2 did you list the original creditor?  Line 4.25 of (Check one): □ Part 1: Creditors with Priority Unsecured Claims  Claims  Last 4 digits of account number  Claims  Last 4 digits of account number  On which entry in Part 1 or Part 2 did you list the original creditor?  Last 4 digits of account number  Claims  On which entry in Part 1 or Part 2 did you list the original creditor?  Last 4 digits of account number  Claims  Cincinnati OH 45263-08:  Last 4 digits of account number  Last 2 did you list the original creditor?  Line 2.1 of (Check one): □ Part 1: Creditors with Priority Unsecured Claims  Claims  Claims	Number Street			
State   ZIP Code   Claims				Claims
Trist National Collection Bureau, Inc.    Con which entry in Part 1 or Part 2 did you list the original creditor?	Cincinnati	ОН	45263	Last 4 digits of account number
Line 4.25 of (Check one): Part 1: Creditors with Priority Unsecured Claims    Part 2: Creditors with Nonpriority Unsecured Claims   Part 2: Creditors with Nonpriority Unsecured Claims   Claims	City	State	ZIP Code	•
Line 4.25 of (Check one): Part 1: Creditors with Priority Unsecured Claims    Part 2: Creditors with Nonpriority Unsecured Claims   Part 2: Creditors with Nonpriority Unsecured Claims   Part 2: Creditors with Nonpriority Unsecured Claims   Part 3: Creditors with Nonpriority Unsecured Claims   Part 4: Creditors with Priority Unsecured Claims   Part 5: Creditors with Priority Unsecured Claims		au, Inc.		On which entry in Part 1 or Part 2 did you list the original creditor?
Claims    Part 2: Creditors with Nonpriority Unsecured	Name			4.25
Claims    State   ZIP Code				
State   ZIP Code   Last 4 digits of account number	number Street			
Cincinnati  State  ZIP Code  Cast 4 digits of account number  Cincinnati  State  ZIP Code  On which entry in Part 1 or Part 2 did you list the original creditor?  Line 2.1 of (Check one):  Part 1: Creditors with Priority Unsecured Claims  Claims  Cincinnati  OH 45263-08:				Omino
On which entry in Part 1 or Part 2 did you list the original creditor?  Line 2.1 of (Check one): Part 1: Creditors with Priority Unsecured Claims  Claims  Cincinnati  OH 45263-08:	Cit.	04-1		Last 4 digits of account number
On which entry in Part 1 or Part 2 did you list the original creditor?  Line 2.1 of (Check one): Part 1: Creditors with Priority Unsecured Claims  Claims  Cincinnati  OH 45263-08:  Lact 4 digite of securit number	City	State	ZIP Code	
P.O. Box 630838  Line 2.1 of (Check one): Part 1: Creditors with Priority Unsecured Claims  Part 2: Creditors with Nonpriority Unsecured  Claims  Cincinnati  OH 45263-08:				On which entry in Part 1 or Part 2 did you list the original creditor?
Part 2: Creditors with Nonpriority Unsecured Claims   C				-
Claims  Cincinnati  OH 45263-08:  Leat 4 digite of account number				
Cincinnati OH 45263-08:	numbol ouest			
Loot A digita of account number	Cincinnati	011	45000.00	Gaille
	City			Last 4 digits of account number

Reuben J Garlock
First Name Middle Name Last Name

Part 3:

### List Others to Be Notified About a Debt That You Already Listed

FirstCredit			On which entry in Part 1 or Part 2 did you list the original creditor?
Name			
P.O. Box 630838			Line $4.9$ of ( <i>Check one</i> ): $\square$ Part 1: Creditors with Priority Unsecured Claims
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims
Cincinnati	OH	45263-08	Last 4 digits of account number
City	State	ZIP Code	
JP Recovery Services, Inc.			On which entry in Part 1 or Part 2 did you list the original creditor?
Name PO Box 16749			Line 4.24 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims
Number Street			✓ Part 2: Creditors with Nonpriority Unsecured
			Claims
Rocky River	ОН	44116	Last 4 digits of account number
ity	State	ZIP Code	
JP Recovery Services, Inc.			On which entry in Part 1 or Part 2 did you list the original creditor?
lame			1. 423 (40)
PO Box 16749			Line 4.23 of (Check one): Part 1: Creditors with Priority Unsecured Claims
lumber Street			✓ Part 2: Creditors with Nonpriority Unsecured Claims
Rocky River	ОН	44116	Last 4 digits of account number
City	State	ZIP Code	-
Mobilex USA			On which entry in Part 1 or Part 2 did you list the original creditor?
PO Box 17452			Line 4.44 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims
Number Street			✓ Part 2: Creditors with Nonpriority Unsecured
			Claims
Baltimore	MD	21297	Last 4 digits of account number
City	State	ZIP Code	East 4 digits of associate number
NSE			On which entry in Part 1 or Part 2 did you list the original creditor?
Name 24700 Chagrin Blvd Ste 205			Line 4.38 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims
lumber Street			
			✓ Part 2: Creditors with Nonpriority Unsecured Claims
Beachwood	OH	44122	Last 4 digits of account number
City	State	ZIP Code	Last 4 digits of account number
National Credit Adjusters			On which entry in Part 1 or Part 2 did you list the original creditor?
Name		<u></u>	4.40
P.O. Box 3023-327 W 4th Str	eet		Line 4.40 of ( <i>Check one</i> ): Part 1: Creditors with Priority Unsecured Claims
Number Street			✓ Part 2: Creditors with Nonpriority Unsecured Claims
Hutchinson	KS	67504 20	
City	State	67504-30; ZIP Code	Last 4 digits of account number
Office of the Ohio Attorney Ge			On which entry in Part 1 or Part 2 did you list the original creditor?
Name			on which entry in Part 1 of Part 2 did you list the original creditor?
Collections Enforcement Sect	tion		Line 2.1 of (Check one):  Part 1: Creditors with Priority Unsecured Claims
Number Street 150 E. Gay Street			Part 2: Creditors with Nonpriority Unsecured Claims
Columbus	OH	43215-31	
City	State	ZIP Code	Last 4 digits of account number

Reuben J Garlock
First Name Middle Name Last Name

Case number (if known)
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Part 3:

### List Others to Be Notified About a Debt That You Already Listed

B B			ns to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.		
Precision Radiology			On which entry in Part 1 or Part 2 did you list the original creditor?		
Name			1.18 (1.01 )		
PO Box 371863			Line 4.48 of (Check one): Part 1: Creditors with Priority Unsecured Claims		
Number Street			Part 2: Creditors with Nonpriority Unsecured Claim		
Cleveland	OH State	15250 ZIP Code	Last 4 digits of account number		
Receivable Recovery Partners			On which entry in Part 1 or Part 2 did you list the original creditor?		
Name			4 27 of (Objects on ) Depth of Objects of the Depth of the Universal Objects		
PO Box 39418			Line 4.27 of (Check one): Part 1: Creditors with Priority Unsecured Claims		
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims		
Indianapolis City	IN State	46239 ZIP Code	Last 4 digits of account number		
The SOS Group			On which entry in Part 1 or Part 2 did you list the original creditor?		
Name			,		
29065 Clemens RD			Line 4.24 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims		
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims		
Westlake	OH State	44145 ZIP Code	Last 4 digits of account number		
The SOS Group	Sidie	ZIP Code	,,		
Name			On which entry in Part 1 or Part 2 did you list the original creditor?		
29065 Clemens RD			Line 4.23 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims		
Number Street			✓ Part 2: Creditors with Nonpriority Unsecured		
			Claims		
Westlake	ОН	44145	Last 4 digits of account number		
City	State	ZIP Code	East 4 digits of account number		
Transworld Systems			On which entry in Part 1 or Part 2 did you list the original creditor?		
Name			Line 46 of (Ohadaaa) Ded 4 Oodfaan aith Brisital Incomed Ohion		
P.O. Box 15618			Line 4.6 of (Check one): Part 1: Creditors with Priority Unsecured Claims		
Number Street			✓ Part 2: Creditors with Nonpriority Unsecured Claims		
Wilmington	DE	19850-00			
City	State	ZIP Code	Last 4 digits of account number		
Weltman, Weinberg & Reis			On which entry in Part 1 or Part 2 did you list the original creditor?		
Name 323 W. Lakeside Ave. Ste 200			Line 4.11 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims		
Number Street		<del></del>	☑ Part 2: Creditors with Nonpriority Unsecured		
Attn: Tracy Schwotzer			Claims Claims		
Cleveland	ОН	44113-10	Last 4 digits of account number		
City	State	ZIP Code			
Name			On which entry in Part 1 or Part 2 did you list the original creditor?		
			Line of (Check one):  Part 1: Creditors with Priority Unsecured Claims		
Number Street			☐ Part 2: Creditors with Nonpriority Unsecured		
			Claims		
City	State	ZIP Code	Last 4 digits of account number		
Oity	JIAIC	ZIE GUUE	<del>-</del>		

First Name

Middle Name Last Name

Case number (if known)\_

Part 4:

#### Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

			Total claim	
Total claims	6a. Domestic support obligations	6a.	\$	0.00
from Part 1	6b. Taxes and certain other debts you owe the government	6b.	\$	1,162.43
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d. <b>Other.</b> Add all other priority unsecured claims. Write that amount here.	6d.	+ \$	0.00
	6e. <b>Total.</b> Add lines 6a through 6d.	6e.	\$	1,162.43
			Total claim	
Total claims	6f. Student loans	6f.	Total claim	0.00
Total claims from Part 2	6f. Student loans  6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6f. 6g.		0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority		\$	
	<ul><li>6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li><li>6h. Debts to pension or profit-sharing plans, and other</li></ul>	6g.	\$\$	0.00

Fill in this information to identify your case:					
Debtor	Reuben J Garlock				
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse If filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the Northern District of Ohio					
Case number (If known)			_	,	

Check if this is an amended filing

### Official Form 106G

# Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or company	with whom you	have the contract or lease	State what the contract or lease is for
2.1	Aaron's Sales and L	ease - Fremont		Bed/Mattress, Lease to Own
	Name 1772 Cedar St.			Lessee
	Street Fremont	ОН	43420	
	City	State	ZIP Code	
2.2				
	Name			<del></del>
	Street			<del></del>
	City	State	ZIP Code	
2.3				
Г	Name			
	Street			
	City	State	ZIP Code	<del>_</del>
2.4				
	Name			
	Street			
	City	State	ZIP Code	<del></del>
2.5				
	Name			<del></del>
	Street			
	City	State	ZIP Code	

						•
Fill ir	n this in	formation to id	entify your case:			
Debto	or 1	Reuben J Garlo	ck			
		First Name	Middle Name	Last Name		
Debto (Spous		) First Name	Middle Name	Last Name		
United	d States	Bankruptcy Court	for the: Northern District of Ohio	0		
			•	,	,	
(If kno	number own)					Check if this is ar
						amended filing
Offic	cial F	orm 106	Н			
			<u>···</u> our Codebto	rs		12/15
						as complete and accurate as possible. If two married people
and nu	ımber t	he entries in th				more space is needed, copy the Additional Page, fill it out, age. On the top of any Additional Pages, write your name and
1. <u>D</u>	o you h	ave any codebt	ors? (If you are filing a join	t case, do not list ei	her spouse a	as a codebtor.)
<u>                                   </u>	∐ No					
L	Yes					
			have you lived in a comm b, Louisiana, Nevada, New l		-	<ul> <li>(Community property states and territories include shington, and Wisconsin.)</li> </ul>
F	<b>–</b>	So to line 3.	,,,, , , , , , , , , , , , , , , ,	,	, , , , , , , , , , , , , , , , , , , ,	,,,
	=		, former spouse, or legal ed	quivalent live with yo	u at the time	?
	$\square$ N	lo				
	$\square$ Y	es. In which con	nmunity state or territory did	you live?		Fill in the name and current address of that person.
	<u> </u>	Name of your spouse.	former spouse, or legal equivalent			-
	Ī	Number Stree	t			-
	_					_
	7	City	State		ZIP Code	
						r if your spouse is filing with you. List the person
		-		-	•	er. Make sure you have listed the creditor on Jule G (Official Form 106G). Use <i>Schedule D</i> ,
		•	<i>fule G</i> to fill out Column 2.		,, or correct	are a (official Form 1999). 996 concaute 2,
	Column	1: Your codebt	tor			Column 2: The creditor to whom you owe the debt
	Coluitiii	7. Tour codebi	loi			
0.4						Check all schedules that apply:
3.1						Schedule D, line
	Name					Schedule E/F, line
	Street					Schedule G, line
	0:1-		01-1-		710.0-1-	
3.2	City		State		ZIP Code	
5.2	Name					Schedule D, line
	Name					Schedule E/F, line
	Street					Schedule G, line
	City		State		ZIP Code	<u></u>
3.3	J.1.y		State		0000	
0.0	Name					Schedule D, line
						Schedule E/F, line
	Street					Schedule G. line

Official Form 106H Schedule H: Your Codebtors 19-31522-jpg Doc 1 FILED 05/14/19 ENTERED 05/14/19 11:31:02 Page 52 of 84 page 7.05 Page 52 of 84 page 52 of

ZIP Code

City

F	II in this in	formation to identify	your case:					
_		Reuben J Garlo	ck					
D	ebtor 1	First Name	Middle Name	Last Name		-		
	ebtor 2 pouse, if filing)	First Name	Middle Name	Last Name		-		
U	nited States B	ankruptcy Court for the:	Northern District of Ohio					
	ase number	-		,		Check if t	this is:	
(l <sup>-</sup>	f known)					An am	nended filing	
							plement showing ple as of the following	oostpetition chapter 13
Of	ficial Fo	rm 106I					OD / YYYY	ig date.
S	ched	ule I. You	ır Income			IVIIVI / L	7 1111	12/15
sup If y sep	oplying cor ou are sepa parate shee	rect information. If yo arated and your spoເ	ise is not filing with you, top of any additional paલ્	ing jointly, and yo do not include inf	ur spo ormat	ouse is living with your spo	you, include inform ouse. If more space	ation about your spouse. is needed, attach a
1.	informatio	employment n.		Debtor 1			Debtor 2 or no	on-filing spouse
	attach a se	more than one job, parate page with about additional	Employment status	Employed  Mot employe	ed		Employed Not employ	<i>r</i> ed
	Include par self-employ	t-time, seasonal, or red work.						
		may include student ker, if it applies.	Occupation					
			Employer's name					
			Employer's address	Number Street			Number Street	
			How long employed the	City	State	e ZIP Code	City	State ZIP Code
Р	art 2:	Give Details About	Monthly Income					
	spouse unle If you or yo	ess you are separated ur non-filing spouse ha	ave more than one employe	er, combine the info	Ü			,
	below. If yo	u need more space, a	ttach a separate sheet to the	nis form.				
						For Debtor 1	For Debtor 2 or non-filing spou	
2.			ary, and commissions (be calculate what the monthly		2.	\$	\$	
3.	Estimate	and list monthly over	time pay.		3.	+\$	+ \$	_
4.	Calculate	gross income. Add li	ne 2 + line 3.		4.	\$	\$	_

Official Form 106l Schedule I: Your Income page 1

irst Name Middle Name

nme Last Name

Case number (if known)

		For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	<b>→</b> 4.	\$	\$	
5. List all payroll deductions:				
5a. Tax, Medicare, and Social Security deductions	5a.	\$	\$	
5b. Mandatory contributions for retirement plans	5b.	\$		
5c. Voluntary contributions for retirement plans	5c.	\$		
5d. Required repayments of retirement fund loans	5d.	\$	\$	
5e. Insurance	5e.	\$		
5f. Domestic support obligations	5f.	\$	\$	
5g. Union dues	5g.	\$	\$	
5h. Other deductions. Specify:	5h.	+\$	_ + \$	
	_	\$		
	_	\$	_ \$	
<del></del>	_	\$		
$_{6.}$ Add the payroll deductions. Add lines $5a+5b+5c+5d+5e+5f+5g+5h$	n. 6.	\$		
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	\$	
8. List all other income regularly received:				
8a. Net income from rental property and from operating a business, profession, or farm				
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$0.00	\$	
8b. Interest and dividends	8b.	\$0.00		
8c. Family support payments that you, a non-filing spouse, or a dependence regularly receive	dent			
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$0.00	_ Φ	
8d. Unemployment compensation	8d.	\$ 0.00	_ Ψ	
8e. Social Security	8e.	\$1,661.20	\$	
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assist that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:		\$0.00	\$	
8g. Pension or retirement income	8g.	\$ 0.00	\$	
8h. Other monthly income. Specify:	8h.	+\$ 0.00	+\$	
9. <b>Add all other income</b> . Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$1,661.20		
10. <b>Calculate monthly income.</b> Add line 7 + line 9.  Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$1,661.20	. +	<b>=</b> \$ 1,661.20
11. State all other regular contributions to the expenses that you list in Sch Include contributions from an unmarried partner, members of your household friends or relatives.			oommates, and other	
Do not include any amounts already included in lines 2-10 or amounts that a	re not a	vailable to pay exp	enses listed in Schedule J.	0.00
Specify:			11. •	• § 0.00
12. Add the amount in the last column of line 10 to the amount in line 11. T Write that amount on the Summary of Your Assets and Liabilities and Certain			•	\$1,661.20
				Combined monthly income
<ul><li>13. Do you expect an increase or decrease within the year after you file this No.</li><li>Yes. Explain:</li></ul>	s form?	?		,

Official Form 106l Schedule I: Your Income page 2

Fill in this	information to identify	your case:			
	Reuben J Garlock				
Debtor 1	First Name	Middle Name Last Name	Check if this is	3:	
Debtor 2 (Spouse, if filin	g) First Name	Middle Name Last Name	An amend	ed filing	
		Northern District of Ohio			petition chapter 13
	. ,	3)	State) expenses	as of the following	g date:
Case numbe (If known)	r		MM / DD / Y	YYY	
Official	Form 106J				
Sche	dule J: You	ur Expenses			12/15
information.		ssible. If two married people are filied, attach another sheet to this form			-
Part 1:	Describe Your Hou	sehold			
	to to line 2.  loes Debtor 2 live in a s	eparate household? e Official Form 106J-2, <i>Expenses for</i> S	Separate Household of Debtor 2.		
-	ave dependents? Debtor 1 and	No Yes. Fill out this information for		Dependent's age	Does dependent live with you?
	te the dependents'	each dependent	Daughter		No Yes
expenses	xpenses include of people other than and your dependents?	V No ☐ Yes			
Part 2:	stimate Your Ongoi	ng Monthly Expenses			
Estimate you expenses as applicable d Include expe	ur expenses as of your sof a date after the ban late.	bankruptcy filing date unless you a kruptcy is filed. If this is a supplementable government assistance if you	ental <i>Schedule J</i> , check the box at I know the value of		n and fill in the
		it on Schedule I: Your Income (Offi		Tour expe	
	al or home ownership e for the ground or lot.	xpenses for your residence. Include	піві mortgage payments and	4. \$	704.00
If not inc	cluded in line 4:				0.00
4a. Rea	al estate taxes			4a. \$	
4b. Pro	perty, homeowner's, or re	enter's insurance		4b. \$	0.00
4c. Hon	ne maintenance, repair, a	and upkeep expenses		4c. \$	0.00
4d. Hon	neowner's association or	condominium dues		4d. \$	0.00

Official Form 106J Schedule J: Your Expenses page 1

irst Name Middle Name Last Name

Case number (if known)\_\_\_\_\_

			Your ex	rpenses
5.	Additional mortgage payments for your residence, such as home equity loans	5.	\$	0.00
6.	Utilities:			
	6a. Electricity, heat, natural gas	6a.	\$	160.00
	6b. Water, sewer, garbage collection	6b.	\$	0.00
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	236.48
	6d. Other. Specify:	6d.	\$	0.00
7.	Food and housekeeping supplies	7.	\$	500.00
8.	Childcare and children's education costs	8.	\$	45.00
9.	Clothing, laundry, and dry cleaning	9.	\$	70.00
10.	Personal care products and services	10.	\$	45.00
11.	Medical and dental expenses	11.	\$	85.00
12.	<b>Transportation.</b> Include gas, maintenance, bus or train fare.  Do not include car payments.	12.	\$	125.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	50.00
14.	Charitable contributions and religious donations	14.	\$	0.00
15.	Insurance.  Do not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	15a.	\$	0.00
	15b. Health insurance	15b.	\$	0.00
	15c. Vehicle insurance	15c.	\$	57.00
	15d. Other insurance. Specify:	15d.	\$	0.00
16.	<b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20.  Specify:	16.	\$	0.00
17.	Installment or lease payments:			
	17a. Car payments for Vehicle 1	17a.	\$	0.00
	17b. Car payments for Vehicle 2	17b.	\$	0.00
	17c. Other. Specify:	17c.	\$	0.00
	17d. Other. Specify:	17d.	\$	0.00
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, <i>Schedule I, Your Income</i> (Official Form 106I).	18.	\$	0.00
19.	Other payments you make to support others who do not live with you.			
	Specify:	19.	\$	0.00
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Incom	e.		
	20a. Mortgages on other property	20a.	\$	0.00
	20b. Real estate taxes	20b.	\$	0.00
	20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
	20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
	20e. Homeowner's association or condominium dues	20e.	\$	0.00

Official Form 106J

Debtor 1	Reuben J Ga	ırlock		Case number (if known)			
	First Name	Middle Name	Last Name				

1. Other. Specify: Aaron's Rentals - Bed/Mattres	88	21.	+\$	60.00
			+\$	
			+\$	
2. Calculate your monthly expenses.				
22a. Add lines 4 through 21.		22a.	\$	2,137.48
22b. Copy line 22 (monthly expenses for Debt	or 2), if any, from Official Form 106J-2 22c. Add line 22a	22b.	\$	······································
and 22b. The result is your monthly expenses.		22c.	\$	2,137.48
3. Calculate your monthly net income.	source) frame Calcadula I	23a.	\$	1,661.20
23a. Copy line 12 (your combined monthly inc	,			2,137.48
23b. Copy your monthly expenses from line 2	2c above.	23b.	-\$	2,107.40
23c. Subtract your monthly expenses from yo	ur monthly income.	00	\$	-476.28
The result is your monthly net income.		23c.		
. Do vou expect an increase or decrease in vo	our expenses within the year after you file this form?			
	your car loan within the year or do you expect your			
	cause of a modification to the terms of your mortgage?			
<b>✓</b> No				

Fill in this information to identify your case:					
Debtor 1	Reuben J Garlo	OCK Middle Name	Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		
United States E	Bankruptcy Court for th	<sup>ne</sup> Northern District of Ol	hio		
Case number (If known)					

# ☐ Check if this is an amended filing

### Official Form 106Dec

# Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you nay or agree to nay someone who is N	OT an attorney to help you fill out bankruptcy forms?
☑ No	or all allottoy to holp you ill out suith aproy to the
Yes. Name of person	. Attach Bankruptcy Petition Preparer's Notice, Declaration, and
	Signature (Official Form 119).
	ead the summary and schedules filed with this declaration and
Under penalty of perjury, I declare that I have rethat they are true and correct.	ead the summary and schedules filed with this declaration and
that they are true and correct.	
	ead the summary and schedules filed with this declaration and
that they are true and correct.	
that they are true and correct.  /s/ Reuben J Garlock	_ <b>x</b>

Fill in this information to identify your case:							
Debtor 1	Reuben J Garlock						
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing	) First Name	Middle Name	Last Name				
United States	United States Bankruptcy Court for the: Northern District of Ohio						
Case number(If known)							

Check if this is an amended filing

# Official Form 107

# Statement of Financial Affairs for Individuals Filing for Bankruptcy

4/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1	Give Details Abou	ut Your Marital Stat	us and Where Yo	ou Lived Before		
	at is your current marita Married Not married	l status?				
V	ring the last 3 years, hav No Yes. List all of the places		·			
	Debtor 1:		Dates Debtor 1 lived there	Debtor 2:		Dates Debtor 2 lived there
	Number Street		From To	Same as Debtor 1  Number Street		Same as Debtor 1  From  To
	City	State ZIP Code		City	State ZIP Code	
	Number Street		From To	Same as Debtor 1  Number Street		Same as Debtor 1  From  To
3. Wit	City	State ZIP Code	ouse or legal equiv	City	State ZIP Code	ommunity property states
V	No Yes. Make sure you fill o			v Mexico, Puerto Rico, Texas, n 106H).	vvasnington, and Wiscor	isin.)

Official Form 107

	(if known)

Da		9
Fа	ш	~

#### Explain the Sources of Your Income

Fill in the total amount of inc If you are filing a joint case	-	-		- ·		
<ul><li>□ No</li><li>☑ Yes. Fill in the details.</li></ul>						
		Debtor 1			Debtor 2	
		Sources of inco		Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
From January 1 of cu the date you filed for	•	<ul><li>✓ Wages, combonuses, tips</li><li>✓ Operating a</li></ul>	s	\$ 0.00	<ul><li>☐ Wages, commissions, bonuses, tips</li><li>☐ Operating a business</li></ul>	\$
For last calendar year	er 31, <u>2018</u> )	Wages, combonuses, tip: Operating a	s	\$ <u>12,821.00</u>	<ul><li>☐ Wages, commissions, bonuses, tips</li><li>☐ Operating a business</li></ul>	\$
For the calendar year		✓ Wages, com bonuses, tip:  ☐ Operating a	s	\$ <u>17,297.00</u>	☐ Wages, commissions, bonuses, tips☐ Operating a business	\$
Include income regardless of and other public benefit pay winnings. If you are filing a jubic List each source and the gro	of whether that incomments; pensions; joint case and you	ome is taxable. E rental income; int have income tha	Examples of terest; diving the second terest; diving the second terest at you rece	of other income are alinidends; money collecterived together, list it onle	d from lawsuits; royalties; ar y once under Debtor 1.	
Include income regardless of and other public benefit pay winnings. If you are filing a j	of whether that incomments; pensions; joint case and you	ome is taxable. E rental income; int have income tha	Examples of terest; diving the second terest; diving the second terest at you rece	of other income are alinidends; money collecterived together, list it onle	d from lawsuits; royalties; ar y once under Debtor 1. t you listed in line 4.	
Include income regardless of and other public benefit pay winnings. If you are filing a judicial List each source and the group No	of whether that incomments; pensions; joint case and you	ome is taxable. E rental income; int have income tha ach source sepa	Examples of terest; divi at you rece rrately. Do	of other income are alinidends; money collected sived together, list it onlinot include income that	d from lawsuits; royalties; ar y once under Debtor 1. t you listed in line 4.	nd gambling and lottery
Include income regardless of and other public benefit pay winnings. If you are filing a justified each source and the group No	of whether that incoments; pensions; ioint case and you oss income from e	ome is taxable. E rental income; int have income tha each source sepa	Examples of terest; divided the second terest; divided the second terest in the second terest	of other income are alindends; money collected bived together, list it only not include income that come from arce eductions and	d from lawsuits; royalties; ar y once under Debtor 1. t you listed in line 4.	Gross income from each source
Include income regardless of and other public benefit pay winnings. If you are filing a judicial List each source and the grown No  Yes. Fill in the details.	of whether that incoments; pensions; ioint case and you oss income from e	ome is taxable. E rental income; inf have income that each source sepa	Examples of terest; divided terest; divided terest; divided terest and terest	of other income are alinidends; money collected sived together, list it only not include income that come from arce eductions and is)	d from lawsuits; royalties; ar y once under Debtor 1. t you listed in line 4.  Debtor 2  Sources of income	Gross income from each source (before deductions and exclusions)
Include income regardless of and other public benefit pay winnings. If you are filing a judicial List each source and the grown No  Yes. Fill in the details.	of whether that incoments; pensions; ioint case and you oss income from e	ome is taxable. E rental income; inf have income that each source sepa	Gross in each sou (before de exclusion \$8,306.0	of other income are alinidends; money collected sived together, list it only not include income that come from arce eductions and is)	d from lawsuits; royalties; ar y once under Debtor 1. t you listed in line 4.  Debtor 2  Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
Include income regardless of and other public benefit pay winnings. If you are filing a judicial winnings. If you are filings winnings win	of whether that incoments; pensions; ioint case and you oss income from e	ome is taxable. Erental income; inthave income that have income that each source separate of income to below.	Gross in each sou (before de exclusion \$8,306.0	of other income are alinidends; money collected idends; money collected idends; money collected idends income that not include income that come from arce eductions and is)	d from lawsuits; royalties; ar y once under Debtor 1. t you listed in line 4.  Debtor 2  Sources of income Describe below.	Gross income from each source (before deductions and exclusions)  \$
Include income regardless of and other public benefit pay winnings. If you are filing a just each source and the grown No  Yes. Fill in the details.  The date you do for bankruptcy:	of whether that incoments; pensions; joint case and you oss income from e  Debtor  Sources Describe	ome is taxable. Erental income; inthave income that have income that each source separate of income to below.	Gross in each sou (before de exclusion \$8,306.0 \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	come from urce eductions and us)	d from lawsuits; royalties; ar y once under Debtor 1. t you listed in line 4.  Debtor 2  Sources of income Describe below.	Gross income from each source (before deductions and exclusions)  \$
Include income regardless of and other public benefit pay winnings. If you are filing a judicial time in the ground of the groun	of whether that incoments; pensions; joint case and you oss income from e  Debtor  Sources Describe	ome is taxable. Erental income; inthave income that have income that each source separate of income to below.	Gross in each sou (before de exclusion \$8,306.0 \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	come from arce eductions and list)	d from lawsuits; royalties; ar y once under Debtor 1. t you listed in line 4.  Debtor 2  Sources of income Describe below.	Gross income from each source (before deductions and exclusions)  \$
Include income regardless of and other public benefit pay winnings. If you are filing a justice each source and the grown No Yes. Fill in the details.  The source and the grown No Yes. Fill in the details.  The source and the grown No Yes. Fill in the details.  The source and the grown No Yes. Fill in the details.  The source and the grown No Yes. Fill in the details.	of whether that incoments; pensions; joint case and you oss income from e  Debtor  Sources Describe	ome is taxable. Erental income; infinate income; infinate income that each source separate of the source separate	Gross in each sou (before de exclusion \$8,306.0 \$ \$ 21,053.	come from urce eductions and is)	d from lawsuits; royalties; ar y once under Debtor 1.  t you listed in line 4.  Debtor 2  Sources of income Describe below.	Gross income from each source (before deductions and exclusions)  \$
and other public benefit pay winnings. If you are filing a jud List each source and the group No	of whether that incoments; pensions; ioint case and you oss income from each of the sources of the social Security  Social Security  Social Security	ome is taxable. Erental income; infinate income; infinate income that each source separate of the source separate	Gross in each sou (before de exclusion \$8,306.0 \$ \$ 21,053. \$ \$ 17,194. \$	come from urce eductions and us)	d from lawsuits; royalties; ar y once under Debtor 1. t you listed in line 4.  Debtor 2  Sources of income Describe below.	Gross income from each source (before deductions and exclusions)  \$

irst Nama Middle Name

Last Name

Part 3:	List Certain Payments	You Made Befor	re You Filed	for Bankruptcy		
6. Are eith	ner Debtor 1's or Debtor 2'	s debts primarily c	onsumer debt	s?		
☐ No.	Neither Debtor 1 nor Debtincurred by an individual During the 90 days before	primarily for a persor	nal, family, or h	ousehold purpose."	e defined in 11 U.S.C. § 1010 \$6,825* or more?	8) as
	☐ No. Go to line 7.					
	<u></u>					
	Yes. List below each of the total amount you as child support and a	paid that creditor. D	o not include p	\$6,825* or more in one or ayments for domestic suents to an attorney for the	ipport obligations, such	
	* Subject to adjustment or	n 4/01/22 and every	3 years after th	at for cases filed on or a	fter the date of adjustment.	
✓ Yes	s. Debtor 1 or Debtor 2 or b	both have primarily	consumer del	bts.		
	During the 90 days before				\$600 or more?	
	No. Go to line 7.					
		nclude payments for	domestic supp	\$600 or more and the to port obligations, such as bey for this bankruptcy case.	child support and	
			Dates of payment	Total amount paid	Amount you still owe	Was this payment for
				\$	\$	☐ Mortgage
	Creditor's Name			,		☐ Car
						☐ Credit card
	Number Street					Loan repayment
						Suppliers or vendors
						Other
	City St	ate ZIP Code				
	Creditor's Name			\$	\$	☐ Mortgage
	Creditor o Hame					☐ Car
	Number Street	<del></del>				Credit card
						Loan repayment
		<del></del>				☐ Suppliers or vendors
	City St	ate ZIP Code				Other
	,					
	Creditor's Name			\$	\$	Mortgage
						☐ Car
	Number Street					Credit card
						Loan repayment
		····				☐ Suppliers or vendors
	City St	ate ZIP Code				Other
	,	5546				

Official Form 107

Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?  ///insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner.  //insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner, owner of 20% or more of their voting securities, and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.    No	btor 1	Reuben J Garlo	ck				Case number (if known)	
Insider's Name		First Name Midd	lle Name	Last Name				
No     Yes. List all payments to an insider.     Dates of payment   Paymen	Inside corpo agent	ers include your relaterations of which you t, including one for a	ives; any ge are an offic business yo	neral partners; re er, director, perse	elatives of any on in control, or	general partners; partners	artnerships of which nore of their voting	n you are a general partner; securities; and any managing
Dates of payment   Dates of pa			allificity.					
Dates of payment paid    Dates of payment   Paid   Amount you still   Reason for this payment			to an inside	r				
Insider's Name								Reason for this payment
City   State   ZIP Code	_					\$	\$	
City State ZIP Code    Same	I	Insider's Name						
Same	ī	Number Street						
Insider's Name   Number   Street   State   ZIP Code								
Insider's Name   Number   Street   S   S								
Insider's Name Number Street  Oity State ZIP Code  Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider.  Dates of payment Payment  Dates of payment Paid  Number Street  City State ZIP Code  \$	ī	City	State	e ZIP Code				
Insider's Name  Number Street  Gity State ZIP Code  Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider.  Dates of payment  Dates of payment  Pald amount pald  Reason for this payment include creditor's name  Number Street  City State ZIP Code  \$						œ.	œ.	
Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?  Include payments on debts guaranteed or cosigned by an insider.  No  Yes. List all payments that benefited an insider.  Dates of payment paid  Total amount you still owe Include creditor's name  Insider's Name  Number Street  City State ZIP Code  \$	ī	Insider's Name				Φ	_ Φ	
Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?  Include payments on debts guaranteed or cosigned by an insider.  No  Yes. List all payments that benefited an insider.  Dates of payment paid  Total amount you still owe Include creditor's name  Insider's Name  Number Street  City State ZIP Code  \$	;	Number Street						
Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?  Include payments on debts guaranteed or cosigned by an insider.  No Yes. List all payments that benefited an insider.  Dates of payment  Insider's Name  Number Street  City State ZIP Code  S		Number Succe						
Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?  Include payments on debts guaranteed or cosigned by an insider.  No Yes. List all payments that benefited an insider.  Dates of payment  Insider's Name  Number Street  City State ZIP Code  S	-			<del></del>				
Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?  Include payments on debts guaranteed or cosigned by an insider.  No Yes. List all payments that benefited an insider.  Dates of payment  Insider's Name  Number Street  City State ZIP Code  S	ī	City	State	e ZIP Code				
Include payments on debts guaranteed or cosigned by an insider.    No								
Include payments on debts guaranteed or cosigned by an insider.    No			filed for ba	nkruptcy, did yo	ou make any pa	ayments or transf	er any property on	account of a debt that benefited
Yes. List all payments that benefited an insider.    Dates of payment   Total amount pour still own   Reason for this payment   Include creditor's name			s guarantee	d or cosigned by	an insider.			
Yes. List all payments that benefited an insider.    Dates of payment   Total amount pour still own   Reason for this payment   Include creditor's name	V N	0						
payment   paid   owe   Include creditor's name			that benefit	ed an insider.				
Insider's Name  Number Street  City State ZIP Code  S								Reason for this payment
Insider's Name  Number Street  City State ZIP Code  \$					payment	paid	owe	Include creditor's name
Number Street	-					\$	_ \$	
City State ZIP Code \$ \$	!	Insider's Name						
	i	Number Street						
Insider's Name \$ \$								
Insider's Name \$ \$	-							
Insider's Name	ī	City	State	e ZIP Code				
Insider's Name	_							
	7	Incider's Name				\$	\$	
Number Street	ļ	пізіцеі з ічате						
	ī	Number Street						

City

ZIP Code

State

irst Name Middle Na

l act	No	ma

Within 1 year before you filed for bankrupt List all such matters, including personal injur- and contract disputes.				_
□ No				
Yes. Fill in the details.				
	Nature of the case	Court or agency	y	Status of the case
HB Magruder v. Rueben Garlock	; Date filed: 10/03/2018			
pase uue.		Ottawa County Court Name	Municipal Court	——— Pending
		Court Name		On appeal
		1860 E Perry S Number Street	t	Concluded
				Conduced
OVE 400000		Port Clinton	OH 43452	
ase number CVF 1800626		City	State ZIP Code	
				——— Pending
ase title:		Court Name		On appeal
				_
		Number Street		Concluded
) m		City	State ZIP Code	
Case number				
Check all that apply and fill in the details below No. Go to line 11.  Yes. Fill in the information below.		5p035e33e4, 1016e103	eu, gariisiieu, attac	ched, seized, or levied?
Check all that apply and fill in the details below.  No. Go to line 11.			Date	Value of the property
Check all that apply and fill in the details below.  No. Go to line 11.	ow.			
Check all that apply and fill in the details belo  ✓ No. Go to line 11.  → Yes. Fill in the information below.	ow.			Value of the property
Check all that apply and fill in the details belo  ✓ No. Go to line 11.  ✓ Yes. Fill in the information below.	ow.	ty		Value of the property
Check all that apply and fill in the details below.  No. Go to line 11.  Yes. Fill in the information below.  Creditor's Name	Describe the proper  Explain what happer	ty ned		Value of the property
Check all that apply and fill in the details below.  No. Go to line 11.  Yes. Fill in the information below.  Creditor's Name	Describe the proper  Explain what happe	ned repossessed.		Value of the property
Check all that apply and fill in the details below.  No. Go to line 11.  Yes. Fill in the information below.  Creditor's Name	Describe the proper  Explain what happer  Property was  Property was	ned repossessed. foreclosed.		Value of the property
Check all that apply and fill in the details below.  No. Go to line 11.  Yes. Fill in the information below.  Creditor's Name  Number Street	Explain what happer  Property was Property was Property was	ned repossessed. foreclosed. garnished.	Date	Value of the property
Check all that apply and fill in the details below.  No. Go to line 11.  Yes. Fill in the information below.  Creditor's Name	Explain what happer  Property was Property was Property was Property was Property was Property was	ned repossessed. foreclosed. garnished. attached, seized, or lev	Date	Value of the property \$
Check all that apply and fill in the details below.  No. Go to line 11.  Yes. Fill in the information below.  Creditor's Name  Number Street	Explain what happer  Property was Property was Property was	ned repossessed. foreclosed. garnished. attached, seized, or lev	Date	Value of the property \$
Check all that apply and fill in the details below.  No. Go to line 11.  Yes. Fill in the information below.  Creditor's Name  Number Street	Explain what happer  Property was Property was Property was Property was Property was Property was	ned repossessed. foreclosed. garnished. attached, seized, or lev	Date	Value of the property  \$  Value of the property
Check all that apply and fill in the details below.  No. Go to line 11.  Yes. Fill in the information below.  Creditor's Name  Number Street  City State ZIP of	Explain what happer  Property was Property was Property was Property was Property was Property was	ned repossessed. foreclosed. garnished. attached, seized, or lev	Date	Value of the property
Check all that apply and fill in the details below.  No. Go to line 11.  Yes. Fill in the information below.  Creditor's Name  Number Street	Explain what happer  Property was Property was Property was Property was Property was Property was	ned repossessed. foreclosed. garnished. attached, seized, or lev	Date	Value of the property  \$  Value of the property
Check all that apply and fill in the details below.  No. Go to line 11.  Yes. Fill in the information below.  Creditor's Name  Number Street  City State ZIP of	Explain what happer  Property was Property was Property was Property was Property was Property was	ned repossessed. foreclosed. garnished. attached, seized, or lev	Date	Value of the property  \$ Value of the property
Check all that apply and fill in the details below.  No. Go to line 11.  Yes. Fill in the information below.  Creditor's Name  City State ZIP of Creditor's Name	Explain what happed Property was Property was Property was Property was Describe the property was Explain what happed	ned repossessed. foreclosed. garnished. attached, seized, or lev	Date	Value of the property  \$  Value of the property
Check all that apply and fill in the details below.  No. Go to line 11.  Yes. Fill in the information below.  Creditor's Name  City State ZIP of Creditor's Name	Explain what happer  Property was Property was Property was Property was Property was Explain what happer  Explain what happer  Property was	ned repossessed. foreclosed. garnished. attached, seized, or lev ty	Date	Value of the property  \$  Value of the property
Check all that apply and fill in the details below.  No. Go to line 11.  Yes. Fill in the information below.  Creditor's Name  City State ZIP of Creditor's Name	Explain what happed Property was Property was Property was Property was Describe the property was Explain what happed	ned repossessed. foreclosed. garnished. attached, seized, or lev ty  ned repossessed. foreclosed.	Date	Value of the property  \$  Value of the property

No			
Yes. Fill in the details.			
	Describe the action the creditor took	Date action	Amount
	Describe the action the creditor took	was taken	Amount
Creditor's Name			
		9	S
Number Street			
City State ZIP Code	Last 4 digits of account number: XXXX-		
	ou was any of voir meanants in the massacion of	an anaisman for the honefit o	
nin 1 year before you filed for bankrupto ditors, a court-appointed receiver, a cus	cy, was any of your property in the possession of stodian. or another official?	an assignee for the benefit of	OT .
No			
Yes			
List Certain Gifts and Contribut	tions		
	tcy, did you give any gifts with a total value of mo	re than \$600 per person?	
No			
Yes. Fill in the details for each gift.			
Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Describe the gifts		Value
per person	Describe the gifts		Value
per person	Describe the gifts		Value
per person	Describe the gifts		Value  \$ \$
per person  Person to Whom You Gave the Gift	Describe the gifts		Value \$\$
per person  Person to Whom You Gave the Gift	Describe the gifts		Value  \$ \$
Person to Whom You Gave the Gift  Number Street	Describe the gifts		<b>Value</b> \$\$
Person to Whom You Gave the Gift  Number Street  City State ZIP Code	Describe the gifts		\text{Value}  \$ \$
Person to Whom You Gave the Gift  Number Street  City State ZIP Code	Describe the gifts		Value \$\$
Person to Whom You Gave the Gift  Number Street  City State ZIP Code  Person's relationship to you  Gifts with a total value of more than \$600	Describe the gifts  Describe the gifts		Value  \$  Value
Person to Whom You Gave the Gift  Number Street  City State ZIP Code  Person's relationship to you  Gifts with a total value of more than \$600		Dates you gave	\$\$ \$Value
Person to Whom You Gave the Gift  Number Street  City State ZIP Code  Person's relationship to you  Gifts with a total value of more than \$600 per person		Dates you gave	\$ \$
Person to Whom You Gave the Gift  Number Street  City State ZIP Code  Person's relationship to you  Gifts with a total value of more than \$600 per person		Dates you gave	\$\$ \$Value
Person to Whom You Gave the Gift  Number Street  City State ZIP Code  Person's relationship to you  Gifts with a total value of more than \$600 per person		Dates you gave	\$\$ \$Value
Person to Whom You Gave the Gift  Number Street  City State ZIP Code  Person's relationship to you  Gifts with a total value of more than \$600 per person  Person to Whom You Gave the Gift		Dates you gave	\$\$ \$Value
Person to Whom You Gave the Gift  Number Street  City State ZIP Code  Person's relationship to you  Gifts with a total value of more than \$600 per person  Person to Whom You Gave the Gift		Dates you gave	\$\$ \$Value
Person to Whom You Gave the Gift  Number Street  City State ZIP Code  Person's relationship to you  Gifts with a total value of more than \$600 per person  Person to Whom You Gave the Gift		Dates you gave	\$\$ \$

Statement of Financial Affairs for Individuals Filing for Bankruptcy

Last Name

No Yes. Fill in the details for each gift or con	tribution.		
Gifts or contributions to charities that total more than \$600	Describe what you contributed	Date you contributed	Value
2			\$
Charity's Name			\$
Number Street			
City State ZIP Code			
6: List Certain Losses			
☑No Yes. Fill in the details.			
	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.	Date of your loss	Value of property lost
Yes. Fill in the details.  Describe the property you lost and how	Include the amount that insurance has paid. List pending insurance	Date of your loss	
Yes. Fill in the details.  Describe the property you lost and how	Include the amount that insurance has paid. List pending insurance claims on line 33 of <i>Schedule A/B: Property</i> .	Date of your loss	lost
Yes. Fill in the details.  Describe the property you lost and how the loss occurred  7: List Certain Payments or Transthin 1 year before you filed for bankrup insulted about seeking bankruptcy or page 1.	Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.  Instead of the second of the	efer any property to	\$
Yes. Fill in the details.  Describe the property you lost and how the loss occurred  7: List Certain Payments or Transthin 1 year before you filed for bankrup insulted about seeking bankruptcy or page 1.	Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.  Sfers  tcy, did you or anyone else acting on your behalf pay or trans	efer any property to	\$
Pescribe the property you lost and how the loss occurred  T: List Certain Payments or Transthin 1 year before you filed for bankrup insulted about seeking bankruptcy or produce any attorneys, bankruptcy petition provided in the details.	Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.  Sefers  Etcy, did you or anyone else acting on your behalf pay or transferparing a bankruptcy petition?  Description and value of any property transferred	ofer any property to ur bankruptcy.	\$o anyone you
Yes. Fill in the details.  Describe the property you lost and how the loss occurred  7: List Certain Payments or Transthin 1 year before you filed for bankrup insulted about seeking bankruptcy or produce any attorneys, bankruptcy petition properties.	Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.  Sefers  Table 1. See to the service of the	efer any property to ur bankruptcy.	\$
Pescribe the property you lost and how the loss occurred  T: List Certain Payments or Transthin 1 year before you filed for bankrup insulted about seeking bankruptcy or produce any attorneys, bankruptcy petition properties. Fill in the details.  Kademenos, Wisehart, Hines, Dolyk &	Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.  Sefers  Etcy, did you or anyone else acting on your behalf pay or transperaing a bankruptcy petition?  Description and value of any property transferred  Ze	ofer any property to ur bankruptcy.	\$o anyone you
Yes. Fill in the details.  Describe the property you lost and how the loss occurred  7: List Certain Payments or Transthin 1 year before you filed for bankrup insulted about seeking bankruptcy or produde any attorneys, bankruptcy petition provided any attorneys, bankruptcy petition provided in the details.  Kademenos, Wisehart, Hines, Dolyk & Person Who Was Paid  502 W. Washington St.	Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.  Instead of Schedule A/B:	ur bankruptcy.  Date payment or transfer was made	\$  anyone you  Amount of paymen

tor 1	ben J Garlock		Case number (if known)		
FIRST NA	ame Middle Name Las	st Name	(, <u>—</u>		
		Description and value of any property t	ransferred	Date payment or transfer was made	Amount of payment
				transier was made	payment
Person Wh	o Was Paid	-			
					\$
Number	Street				_
					\$
City	State ZIP Code	-			
Email or w	ebsite address	_			
Person Wh	o Made the Payment, if Not You				
✓ No ☐ Yes. Fill in	n the details.				
		Description and value of any property t	ransferred	Date payment or transfer was made	Amount of paym
Person WI	no Was Paid	-			¢
Number	Street	-			Ψ
					\$
		-			
City	State ZIP Code	-			
transferred in	n the ordinary course of your outright transfers and transfers e gifts and transfers that you ha	ptcy, did you sell, trade, or otherwise to business or financial affairs?  made as security (such as the granting of ave already listed on this statement.  Description and value of property		ortgage on your prop	
		transferred	or debts paid in exchar		was made
Person Wh	o Received Transfer				
Number	Street				
City	State ZIP Code				
•					
Person's	relationship to you				
Person Wh	o Received Transfer				

City

Person's relationship to you \_\_\_\_

State ZIP Code

Statement of Financial Affairs for Individuals Filing for Bankruptcy

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

✓ No

Yes. Fill in the details.

	Who else had access to it?	Describe the contents	Do you still have it?
Name of Financial Institution	Name		No Yes
Number Street	Number Street		
City State ZIP Code	City State ZIP Code		

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

page 9

City

Name of site

Number Street

State

ZIP Code

Statement of Financial Affairs for Individuals Filing for Bankruptcy

ZIP Code

page **10** 

Governmental unit

Number Street

City

25. Have you notified any governmental unit of	any release of hazardous material	?	
<ul><li>✓ No</li><li>✓ Yes. Fill in the details.</li></ul>			
Test in in the details.	Governmental unit	Environmental law, if you know it	Date of notice
Name of site	Governmental unit		
Number Street	Number Street		
	City State ZIP Code		
City State ZIP Code			
26. Have you been a party in any judicial or adr	ministrative proceeding under any	environmental law? Include settlement	s and orders.
☑ No			
Yes. Fill in the details.			044 - 444
	Court or agency	Nature of the case	Status of the case
Case title		_	☐ Pending
	Court Name		On appeal
	Number Street	_	☐ Concluded
Casa mumbar			
Case number	City State ZIP Code	e	
Part 11: Give Details About Your Bus	siness or Connections to Any	Business	
27. Within 4 years before you filed for bankrup	tcy, did you own a business or hav	ve any of the following connections to a	ny business?
A sole proprietor or self-employed i		-	
☐ A member of a limited liability comp	pany (LLC) or limited liability partne	ership (LLP)	
<ul><li>☐ A partner in a partnership</li><li>☐ An officer, director, or managing ex</li></ul>	recutive of a corporation		
☐ An owner of at least 5% of the votin	•	tion	
✓ No. None of the above applies. Go to Pa			
Yes. Check all that apply above and fill		ness.	
	Describe the nature of the business	Employer Identification	
Business Name		Do not include Social S	Security number or ITIN.
		EIN:	
Number Street		Dates business existed	d
	Name of accountant or bookkeeper	From	To
City State ZIP Code		From	То
	Describe the nature of the business	r	
Business Name		Do not include Social S	Security number or ITIN.
		EIN:	
Number Street			
		Dates business existed	1
	Name of accountant or bookkeeper		То

First Name Middle Name L	ast Name	
	Describe the nature of the business	Employer Identification number
Business Name	_	Do not include Social Security number or ITII
Number Street	_	EIN:
Number Greek		Dates business existed
	Name of accountant or bookkeeper	From To
City State ZIP Code		
thin 2 years before you filed for bankr titutions, creditors, or other parties. No Yes. Fill in the details below.	uptcy, did you give a financial statement to	anyone about your business? Include all financial
	Date issued	
Name	MM / DD / YYYY	
Number Street	_	
City State ZIP Code	_	
12: Sign Below		
nswers are true and correct. I underst	and that making a false statement, conceal an result in fines up to \$250,000, or imprise	ts, and I declare under penalty of perjury that the ling property, or obtaining money or property by frau onment for up to 20 years, or both.
s/ Reuben J Garlock	<b>*</b>	
Signature of Debtor 1	Signature of Debtor 2	

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

✓ No

Yes

Yes. Name of person\_\_\_\_\_\_. Attach the Bankruptcy Petition Preparer's Notice,

Declaration, and Signature (Official Form 119).

Official Form 107

Fill in this information to identify your case:				
Debtor 1	Reuben J Garlock			
202007	First Name Middle Name Last Name			
Debtor 2				
(Spouse, if filing)	) First Name	Middle Name	Last Name	
United States	Bankruptcy Court for	or the Northern District of Ohio		
Case number			\ <del></del> ,	
(If known)				

# Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

#### Part 1: List Your Creditors Who Have Secured Claims

For any creditors that you listed in Part 1 of <i>Schedule D: C</i> information below.	Creditors Who Have Claims Secured by Property (Office	ial Form 106D), fill in the
Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's name:	☐ Surrender the property.	□No
	Retain the property and redeem it.	Yes
Description of property securing debt:	Retain the property and enter into a Reaffirmation Agreement.	
<b>3</b>	Retain the property and [explain]:	
Creditor's	☐ Surrender the property.	□No
name:	Retain the property and redeem it.	Yes
Description of property securing debt:	Retain the property and enter into a Reaffirmation Agreement.	
	Retain the property and [explain]:	
Creditor's	☐ Surrender the property.	□No
name:	Retain the property and redeem it.	Yes
Description of property securing debt:	Retain the property and enter into a Reaffirmation Agreement.	
	Retain the property and [explain]:	
Creditor's	☐ Surrender the property.	No
name:	Retain the property and redeem it.	Yes
Description of property securing debt:	Retain the property and enter into a Reaffirmation Agreement.	
Č	Retain the property and [explain]:	

r any unexpired personal property lease that you listed in <i>Schedule G: Executory Contracts and Unexpired Leases</i> (Official Form 106G in the information below. Do not list real estate leases. <i>Unexpired leases</i> are leases that are still in effect; the lease period has not yet ded. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).			
Describe your unexpired personal property leases	Will the lease be assumed?		
Lessor's name: Aaron's Sales and Lease - Fremont	□No		
Description of leased property: Bed/Mattress, Lease to Own	✓ Yes		
Lessor's name:	□No		
Description of leased property:	Yes		
Lessor's name:			
Description of leased property:	□Yes		
Lessor's name:	□ No □ Yes		
Description of leased property:	ites		
Lessor's name:	□No		
Description of leased property:	Yes		
Lessor's name:	□No		
Description of leased property:	□Yes		
Lessor's name:	□No		
Description of leased property:	□Yes		
t 3: Sign Below			
Inder penalty of perjury, I declare that I have indicated my intention about any pro ersonal property that is subject to an unexpired lease.	operty of my estate that secures a debt and any		
/s/ Reuben J Garlock			
Signature of Debtor 1 Signature of Debtor 2	<del></del>		

 $\mathsf{Date} \; \frac{\mathsf{05/14/2019}}{\mathsf{MM} \; / \; \mathsf{DD} \; \; / \; \; \mathsf{YYYY}}$ 

Date MM / DD / YYYY

Fill in this information to identify your case:				
Debtor 1	Reuben J Ga			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the Northern District of Ohio  Case number (If known)				

Check one box only as directed in this form a	nd in
Form 122A-1Supp:	

- 1. There is no presumption of abuse.
- 2. The calculation to determine if a presumption of abuse applies will be made under Chapter 7 Means Test Calculation (Official Form 122A–2).
- 3. The Means Test does not apply now because of qualified military service but it could apply later.
- ☐ Check if this is an amended filing

### Official Form 122A-1

### **Chapter 7 Statement of Your Current Monthly Income**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known). If you believe that you are exempted from a presumption of abuse because you do not have primarily consumer debts or because of qualifying military service, complete and file *Statement of Exemption from Presumption of Abuse Under § 707(b)(2)* (Official Form 122A-1Supp) with this form.

#### Part 1: Calculate Your Current Monthly Income

<ol> <li>What is your marital and filing status? Check one only.</li> <li>Not married. Fill out Column A, lines 2-11.</li> <li>Married and your spouse is filing with you. Fill out both Columns A and B, lines 2-11.</li> </ol>		
☐ Married and your spouse is NOT filing with you. You and your spouse are:		
Living in the same household and are not legally separated. Fill out both Columns A and B, lines 2-11.		
Living separately or are legally separated. Fill out Column A, lines 2-11; do not fill out Column B. By checking this box, you declare under penalty of perjury that you and your spouse are legally separated under nonbankruptcy law that applies or that you and your spouse are living apart for reasons that do not include evading the Means Test requirements. 11 U.S.C. § 707(b)(7)(B).		
Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this		

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

					Column A Debtor 1	Column B  Debtor 2 or non-filing spouse
2.	Your gross wages, salary, tips, bonuses, overtime, an (before all payroll deductions).	nd commiss	sions		\$ 0.00	\$_0.00
3.	<b>Alimony and maintenance payments.</b> Do not include p Column B is filled in.	ayments fror	n a spouse if	f	\$ 0.00	\$_0.00
4.	All amounts from any source which are regularly paid of you or your dependents, including child support. If from an unmarried partner, members of your household, and roommates. Include regular contributions from a spo filled in. Do not include payments you listed on line 3.	nclude regula your depend	ar contributio lents, parents	ns s,	\$ 0.00	<u>\$</u> 0.00
5.	Net income from operating a business, profession, or farm Gross receipts (before all deductions)	Debtor 1 \$0.00	Debtor 2 \$ 0.00			
	Ordinary and necessary operating expenses	<b>-</b> \$ <u>0.00</u>	<b>-</b> \$ <u>0.00</u>			
	Net monthly income from a business, profession, or farm	\$ <u>0.00</u>	\$_0.00_	Copy here	\$_0.00	\$ <u>0.00</u>
6.	Net income from rental and other real property Gross receipts (before all deductions) Ordinary and necessary operating expenses	Debtor 1 \$0.00 - \$0.00	Debtor 2 \$ 0.00 - \$ 0.00			
	Net monthly income from rental or other real property	\$0.00	\$ 0.00	Copy here→	\$_0.00	\$ <u>0.00</u>
7.	Interest, dividends, and royalties				\$_0.00	\$ 0.00

De	hto	r 1

Reuben	J Garlock	
First Name	Middle Name	Las

First Name

Last Name

Case number (if known)\_

			Column A Debtor 1	Column B Debtor 2 or non-filing spouse
8.	Unemployment compensation		\$_0.00	<u>\$0.00</u>
	Do not enter the amount if you contend that the amount runder the Social Security Act. Instead, list it here:  For you  For your spouse	\$ <u>0.00</u>		
9.	<b>Pension or retirement income.</b> Do not include any amo benefit under the Social Security Act.	-	\$ <u>0.00</u>	\$ <u>0.00</u>
10.	<b>Income from all other sources not listed above.</b> Speci Do not include any benefits received under the Social Se as a victim of a war crime, a crime against humanity, or ir terrorism. If necessary, list other sources on a separate p	curity Act or payments received nternational or domestic		
			\$ <u>0.00</u>	\$ <u>0.00</u>
			\$ <u>0.00</u>	\$ <u>0.00</u>
	Total amounts from separate pages, if any.		+ \$0.00	+ \$0.00
11.	<b>Calculate your total current monthly income.</b> Add lines column. Then add the total for Column A to the total for C		\$0.00	+ <sub>\$0.00</sub> = <sub>\$0.00</sub>
				Total current monthly income
Pa	rt 2: Determine Whether the Means Test App	lies to You		
12.	Calculate your current monthly income for the year. F	•		
	12a. Copy your total current monthly income from line 1	1		Copy line 11 here → \$_0.00
	Multiply by 12 (the number of months in a year).			x 12
	12b. The result is your annual income for this part of the	form.		12b. \$_0.00
13.	Calculate the median family income that applies to yo	ou. Follow these steps:		
	Fill in the state in which you live.	ОН		
	Fill in the number of people in your household.	1		
	Fill in the median family income for your state and size of To find a list of applicable median income amounts, go or	nline using the link specified in the		13. <u>\$_49,624.00</u>
	instructions for this form. This list may also be available a	t the bankruptcy clerk's office.		
14.	How do the lines compare?			
	14a. Line 12b is less than or equal to line 13. On the 1 Go to Part 3.	top of page 1, check box 1, <i>The</i>	re is no presump	tion of abuse.
	14b. Line 12b is more than line 13. On the top of page Go to Part 3 and fill out Form 122A–2.	e 1, check box 2, The presumpt	ion of abuse is de	etermined by Form 122A-2.
Pa	rt 3: Sign Below			
	By signing here, I declare under penalty of perjury	y that the information on this sta	tement and in an	y attachments is true and correct.
	★/s/ Reuben J Garlock	×		
	Signature of Debtor 1	Sign	nature of Debtor 2	
	Date 05/14/2019 MM / DD / YYYY	Date	e	<del>//</del>
	If you checked line 14a, do NOT fill out or file	Form 122A_2		
	If you checked line 14b, fill out Form 122A–2			

Aaron's Sales and Lease - Fremont 1772 Cedar St. Fremont, OH 43420

Arron Rents 309 E Paces Ferry Atlanta, GA 30303

BPSI Lower Extremity Reconstr PO Box 638776 Cincinnati, OH 45263

Bellevue Hospital 1400 W Main St. Bellevue, OH 44811-0000

Bk Of Mo/Tv 5109 S Broadband Lane Sioux Falls, SD 57109

CVS Caremark PO Box 17221 San Antonio, TX 78265

Capital One P.O. Box 30285 Salt Lake City, UT 84130-0000

Catawba Dental 3274 NE Catawba Road Port Clinton, OH 43452

City of Port Clinton Tax Department 1868 E. Perry Street Port Clinton, OH 43452-0000

Cleveland Clinic Customer Service 9500 Euclid Avenue RK2-4 Cleveland, OH 44195-0000

Cleveland Clinic - Dispute Resolution Dept. ATTN: Bankruptcies 6801 Brecksville Rd Independence, OH 44131

Commodore Perry Fcu 1711 W Fremont Rd Port Clinton, OH 43452

Commodore Perry Fcu 1016 S. St. Rt. 19 Oak Harbor, OH 43449

Court of Common Pleas, Ottawa Count 315 Madison St. Port Clinton, OH 43452-0000

Credit Collection Serv 725 Canton St Norwood, MA 02062 Credit One Bank Na Po Box 98875 Las Vegas, NV 89193

Creditacpt 25505 W 12 Mile Southfield, MI 48034

Dermatology Partners, Inc. 2500 W Strubb Rd. Suite 330 Sandusky, OH 44870

Dr. Dina C. Bauer 2819 Hayes Ave. Sandusky, OH 44870

Firelands Physician Group PO Box 2338 Sandusky, OH 44870

Firelands Regional Medical Center ATTN: Bankruptcy Dept. 1101 Decatur St. Sandusky, OH 44870

First Credit Inc. PO Box 630838 Cincinnati, OH 45263

First National Collection Bureau, Inc. 50 W. Liberty St. Suite 250

First Premier Bank 900 W Delaware Sioux Falls, SD 57104

FirstCredit P.O. Box 630838 Cincinnati, OH 45263-0838

Frontier 19 John Street Middletown, NY 10940

H B Magruder Memorial Hospital 615 Fulton Street Port Clinton, OH 43452-0000

Hmc Group 29065 Clemons Rd. Westlake, OH 44145

JP Recovery Services, Inc. PO Box 16749 Rocky River, OH 44116

Jefferson Capital Syst 16 McIeland Rd Saint Cloud, MN 56303-0000 Key Bank - Port Clinton 201 Madison Street Port Clinton, OH 43452-0000

Key Pain Management and Treatment P.O. Box 933010 Cleveland, OH 44193-0000

Midland Funding 2365 Northside Drive Suite 300 San Diego, CA 92108-0000

Mobilex USA PO Box 17452 Baltimore, MD 21297

Mobiloans, LLC P.O. Box 1409 Marksville, LA 71351-0000

NOMS Healthcare PO Box 378 Sandusky, OH 44870

NSE 24700 Chagrin Blvd Ste 205 Beachwood, OH 44122

National Credit Adjusters P.O. Box 3023-327 W 4th Street Hutchinson, KS 67504-3023

Nicholas Financial Inc 2454 Mcmullen Booth Bldg Clearwater, FL 33759

Northern Ohio Foot and Ankle 368 Milan Ave. Ste. A. Norwalk, OH 44857

Office of the Ohio Attorney General Collections Enforcement Section 150 E. Gay Street Columbus, OH 43215-3191

Ottawa County Riverview Healthcare Campus 8180 W. State Rt. 163 Oak Harbor, OH 43449

Paramount Insurance Co 1901 indian Wood Circle Maumee, OH 43537

Portfolio Recov Assoc 120 Corporate Blvd Ste 1 Norfolk, VA 23502

Precision Radiology PO Box 371863 Cleveland, OH 15250 Precision Radiology 10567 Sawmill Pkwy Suite 100 Powell, OH 43065-6671

ProMedica Home Infusion PO Box 636481 Cincinnati, OH 45263

Progressive Financial Services P.O. Box 22083 Tempe, AZ 85285-0000

Radiology Services of Ohio PO Box 3261 Indianapolis, IN 46206

Receivable Recovery Pa 1600 S Franklin Rd Indianapolis, IN 46239

Receivable Recovery Partners PO Box 39418 Indianapolis, IN 46239

Sprint ATTN: Bankruptcy Dept. P.O. Box 7949 Shawnee Mission, KS 66207

State Collection and Recovery Services P.O. Box 767 Sandusky, OH 44871-0767

The Bellevue Hospital 1400 W Main St Bellevue, OH 44811

The SOS Group 29065 Clemens RD Westlake, OH 44145

Transworld Systems P.O. Box 15618 Wilmington, DE 19850-0000

Us Bank - Port Clinton 142 E. Second St. Port Clinton, OH 43452

Weltman, Weinberg & Reis 323 W. Lakeside Ave. Ste 200 Attn: Tracy Schwotzer Cleveland, OH 44113-1099

### United States Bankruptcy Court Northern District of Ohio

In re:	Reuben J Garlock	Case No.
	Debtor(s)	Chapter 7
	Verification	າ of Creditor Matrix
true a	The above-named Debtor(s) here nd correct to the best of their know	eby verify that the attached list of creditors is vledge.
Date:	05/14/2019	/s/ Reuben J Garlock Signature of Debtor
		Signature of Joint Debtor

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

- You are an individual filing for bankruptcy, and
- Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11— Reorganization
- Chapter 12— Voluntary repayment plan for family farmers or fishermen
- Chapter 13— Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing foo
\$245	filing fee

\$75 administrative fee

+ \$15 trustee surcharge

\$335 total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their non-exempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law.

Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form—sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

### **Chapter 11: Reorganization**

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

## Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Notice Required by 11 U.S.C. U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

page 3

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

## Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

## Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition* for *Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://justice.gov/ust/eo/hapcpa/ccde/cc approved.html.

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCreditAndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

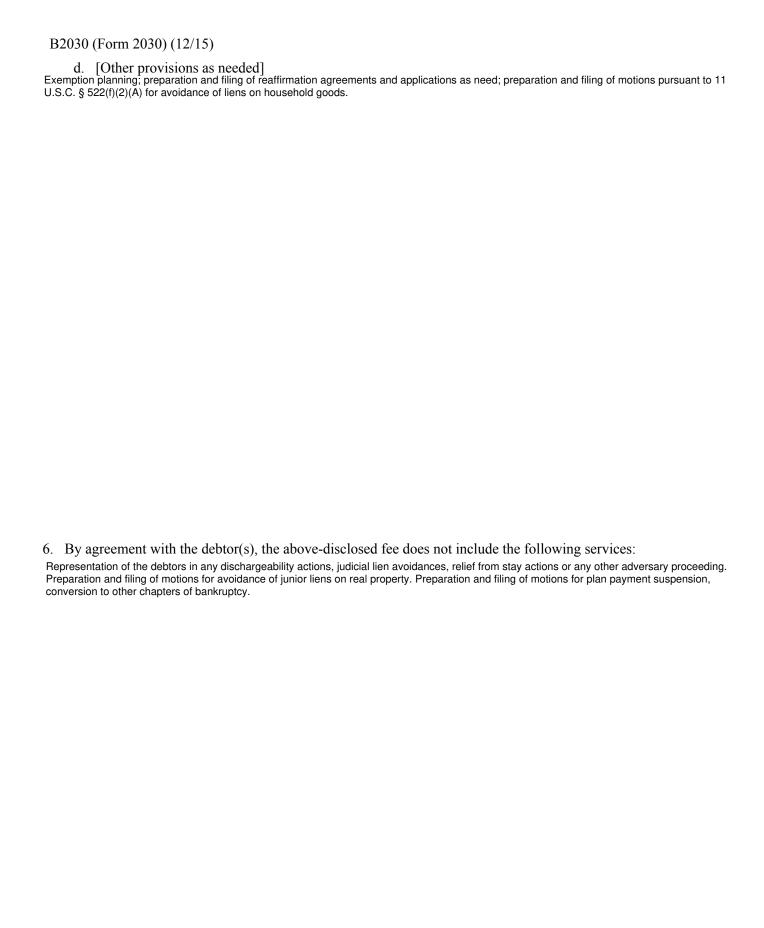
### United States Bankruptcy Court

Northern District of Ohio

Iı	In re Reuben J Garlock	
		Case No
D	Debtor	Chapter_ <sup>7</sup>
	DISCLOSURE OF COMPENSATION OF AT	TORNEY FOR DEBTOR
1.	1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), above named debtor(s) and that compensation paid to me wi petition in bankruptcy, or agreed to be paid to me, for service the debtor(s) in contemplation of or in connection with the b	thin one year before the filing of the es rendered or to be rendered on behalf or
<u></u>	FLAT FEE	
	For legal services, I have agreed to accept	\$_800.00
	Prior to the filing of this statement I have received	\$_800.00
	Balance Due	<u>0.00</u>
	RETAINER	
	For legal services, I have agreed to accept a retainer of	\$
	The undersigned shall bill against the retainer at an hourly ra	te of\$
	[Or attach firm hourly rate schedule.] Debtor(s) have agreed approved fees and expenses exceeding the amount of the retained approved.	to pay all Court
2.	2. The source of the compensation paid to me was:	
	Debtor Other (specify)	
3.	B. The source of compensation to be paid to me is:  Other (specify)	
4.	I have not agreed to share the above-disclosed compen are members and associates of my law firm.	sation with any other person unless they
	I have agreed to share the above-disclosed compensation are not members or associates of my law firm. A copy of the Agreef the people sharing the compensation is attached.	
5.	5. In return of the above-disclosed fee, I have agreed to render l bankruptcy case, including:	egal service for all aspects of the
	<ul><li>a. Analysis of the debtor's financial situation, and rendering whether to file a petition in bankruptcy;</li><li>b. Preparation and filing of any petition, schedules, statement required;</li></ul>	-

c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any

adjourned hearings thereof;



#### **CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

05/14/2019 /s/ Adrienne Hines, 0067248

Date Signature of Attorney

Kademenos, Wisehart, Hines, Dolyk & Zeiher Co. LPA

Name of law firm 502 W. Washington St. Sandusky, OH 44870 adrienneh@ohattorneys.com